

## **Complaint Procedure**

If you are unhappy with the service from us and wish to make a formal complaint, please contact us at the earliest opportunity with your concerns. Naturally we are very sorry if there are any grounds for dissatisfaction whatsoever as it shows there has been some inadvertent, unexpected and unwelcome breakdown of some form. If the matter is one which you believe can be rectified informally before escalating to a regulatory 'complaint' then we should be pleased to do what we can to help.

Within five working days we shall confirm your complaint in writing. We shall respond to your complaint within eight weeks with the outcome of our review or to explain we need more time. However, we shall try to reply as swiftly as possible, depending upon the complexity. If you do not receive a response within eight weeks, you can take your complaint straight to the Financial Ombudsman Service.

### **Make the Complaint Yourself**

Many firms offering to handle your complaint, from claims' chasers to solicitors, barristers or claims' management companies (CMCs). However, making a complaint to us or the Financial Ombudsman Service (FOS) is a free, simple process you can do yourself and the Ministry of Justice encourages that you do this first. You can seek free help from the FOS, or organisations like the Citizens Advice Bureau, the FSCS and the Pensions Advisory Service and there is website guidance too. If you choose a claims' chaser or legal representative, you should consider carefully whether to pay an upfront fee before your complaint starts, as there is no guarantee of success and you could be left out of pocket with fees and costs. Whilst the 'no win, no fee' approach often pushed may appeal, it can mean losing up to half of your compensation to the claims' handler.

### **Contact the Financial Ombudsman Service**

If you are not happy with the outcome of our investigation, if we reject your complaint or you do not hear from us within eight weeks, the Financial Ombudsman Service (FOS) may be able to help. It is a free, independent service to settle disputes between firms and their clients. It will ask us to explain what we think happened and then adjudicate and make a judgment on your complaint. You must contact the FOS within six months of receiving a final response, or the FOS is unlikely to be able to deal with you.