



## **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 write to respond to your complaint within eight weeks to confirm the outcome of our review or to explain we need more time. However, we shall try to respond as swiftly as possible, depending upon its 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**

There are many firms offering to complain for you, from claims' handlers to solicitors or claims' management companies (CMCs). However, making a complaint to us or the Financial Ombudsman Service (FOS) is a free, simple process you can follow yourself. You can seek free help from the FOS, or organisations like the Citizens Advice Bureau and the Pensions Advisory Service and there is website guidance too. If you decide to use a claims' handler, you should consider carefully whether to pay an upfront fee before your complaint is submitted, as there is no guarantee it will be successful and you could be left out of pocket. Whilst the 'no win, no fee' approach often advertised might appear more appealing than paying up-front, it can mean paying as much as 30% of any refund or compensation to the claims' handler.

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

If you are not happy with the outcome of our investigation, 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 customers. It will ask us to explain what we think happened and then decide upon your complaint. It is important you contact the FOS within six months of receiving our final response, or the FOS is unlikely to be able to deal with you.

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