

Our Complaints Policy

We do everything we can to make sure our customers get the best products and service possible. If you're not completely happy with our service we'd like to hear about it so we can do something to put it right.

If you are not satisfied with any aspect of our service or products you can tell us about your complaint in writing, by email or by telephone (our contact details are on our website).

We aim to resolve your complaint straightaway and write to you to confirm, but if we can't then we will write to you within three business days to tell you: why we have not resolved your complaint; who is dealing with your complaint; and when we will contact you again.

We will keep you informed on a regular basis but if you need an update please call us and ask to speak to the person handling your complaint.

If we can't agree a solution with you within eight weeks of receiving your complaint, we will send a letter giving our reasons for the delay and an indication of when we expect to provide a final decision or we will issue our final decision letter which will explain our final position.

Our aim is to resolve all complaints internally. However if after receiving our final decision letter, or if eight weeks have passed, you may have the right to refer your complaint to the Financial Ombudsman Service (FOS). Their contact details are shown below.

Please note: Only complaints relating to the sale of financial services should be referred to FOS.

If you would like the Financial Ombudsman Service to look into your complaint you must contact them within six months of the date of our final response letter.

The Financial Ombudsman Service
Exchange Tower
London, E14 9SR

Or you can telephone on: 0800 023 4567

Or email: complaint.info@financial-ombudsman.org.uk

Further information can be obtained from the Financial Ombudsman Service's website at www.financial-ombudsman.org.uk