

## Complaints Procedure

When you tell us about your complaint, we will send you an acknowledgment via SMS or email, to let you know we have registered your complaint. We will always try to resolve your complaint within three working days, but if we can't resolve it within this time, we'll aim to resolve it as soon as possible.

At the latest, your complaint will be resolved within 8 weeks, and we will send you a final response letter which will explain our investigation and resolution. If we resolve your complaint within three working days, you will receive a resolution summary addressing your concerns.

We will keep you informed of any events until your complaint has been resolved via SMS or email

### Financial Ombudsman Service

- If you are not satisfied with our final response, or if eight weeks have passed since you first raised your complaint, you can refer it to the Financial Ombudsman Service. You have six months from the date of our Summary Resolution or final response to refer your complaint to them.
- The Financial Ombudsman Service will be able to provide you with an independent review of your complaint. However, the Financial Ombudsman Service will only consider your complaint once you have tried to resolve it with us.

The details of the Financial Ombudsman Service are as follows:

The Financial Ombudsman Service  
Exchange Tower,  
London,  
E14  
9SR

Tel: 0800 023 4567 or 0300 123 9123

Website: <http://www.financial-ombudsman.org.uk/>

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)