

A guide to our complaints procedure

 2 minute read

If you wish to make a complaint

We always want to give you the best possible service, however sometimes things go wrong and you may need to complain. If that's the case, please get in touch with us as soon as possible so we can do our best to put things right.

We'll endeavour to resolve your complaint as efficiently as possible and will keep in touch with you throughout the process.


Although we'll do our utmost to resolve a complaint as quickly as possible, some complaints need a more detailed investigation or we might need to liaise with a third party, so these may take longer to sort out.

Our process

- We'll contact you to acknowledge receipt of your complaint. We'll allocate your complaint to an individual with the relevant knowledge and expertise to help resolve it. This person will not have been directly involved in the events related to your complaint.
- We'll try to resolve your complaint as efficiently as possible and will keep in touch with you throughout the process.
- We'll contact you again within eight weeks of the original complaint with our final decision or to explain why we are still investigating.
- If you disagree with our decision or if you feel we have misunderstood your concerns, please let us know.
- If you don't accept our final decision or if you haven't received a final decision letter within eight weeks from the date we received your complaint, we'll let you know if you can refer your complaint to an Ombudsman.

Ombudsman service

The contact details for the Financial Ombudsman Service (FOS) are:

 Financial Ombudsman Service,
Exchange Tower, London E14 9SR

 0800 023 4567


 complaint.info@financial-ombudsman.org.uk

 www.financial-ombudsman.org.uk

If your complaint is about the administration of a personal pension plan, it may be more appropriately referred to the Pensions Ombudsman. We will let you know if this applies.

 The Office of the Pensions Ombudsman,
10 South Colonnade, Canary Wharf, London E14 4PU

 0800 917 4487

 enquiries@pensions-ombudsman.org.uk

 www.pensions-ombudsman.org.uk



Please note that if you decide to use a third party firm in respect of your complaint, we will not meet any costs or fees the third party may charge you.



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