



Complaints Procedure

Last reviewed: 11/02/2025

Definition

Any expression of dissatisfaction from or on behalf of a customer, whether oral or written and whether justified or not, will be considered a complaint.

How we deal with your complaint

When we receive a complaint, we will assess the contents of the complaint and respond as follows:

Resolution within 3 business days

If we can resolve and respond to your complaint within 3 business days, we will not issue you an acknowledgement letter. We will write to you within 3 business days summarising the complaint and the resolution we agreed at the time.

Unable to respond within 3 business days

Where we cannot resolve the complaint within three business days, we will handle the complaint as follows.

- We will issue a written acknowledgement to both oral and written complaints within 10 business days, setting out our understanding of the complaint and the result of any investigation, if complete.
- If further investigation is required, we will advise you within the acknowledgement letter and respond within 20 business days.
- If we cannot resolve the complaint within 20 business days, we will advise you of this and the reasons for the delay.
- On completion of the investigation, we will inform you of the outcome and the nature and terms of any settlement.
- If you are not satisfied with the outcome, you will be supplied with details of the Financial Ombudsman Service to allow you to pursue your complaint further.

In some circumstances, we may not be able to conclude our investigations within the above timeframes and will always keep you informed of progress. If the investigation is not concluded within 8 weeks, we will write to you informing you reasons for further delay and if you are not satisfied with progress, you may refer the complaint to the Financial Ombudsman Service.

Closing the complaint

A final letter will be issued to you setting out the result of the investigation and offering redress if appropriate.

We will ask you to confirm that you are satisfied with the investigation and any resolution, the complaint will be considered closed.

Where we receive such confirmation within 8 weeks of the firm's final response, the complaint will also be considered closed.

When a complaint goes to the Ombudsman

We will co-operate fully with the Ombudsman in resolving any complaints made against us and will be bound by any awards made by the Ombudsman and will make any monetary redress promptly.

Complaints involving another firm

If you make a complaint on a matter that is the responsibility of another firm that we worked with in order to fulfil our obligations in supplying a service to you, we will refer the complaint to the relevant member of staff or team within that firm.

We will agree timescales and contact methods with the other firm and advise you in writing confirming the referral and giving the contact details of the person or team dealing with the complaint.

If we are jointly or partly responsible for the subject matter of the complaint, a referral will be made as outlined above, and those matters that are our responsibility will be handled according to the complaint procedure set out above.