

Financial Ombudsman Service

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

You can check if the Ombudsman can assist you with your complaint by visiting their website at www.financial-ombudsman.org.uk and answering a few questions on their complaint checker. If it's something they can help with, you can go ahead and register your complaint on the website.

If you're not on-line, you can contact their helpdesk on **0800 023 4567** or **0300 123 9123**. This line is open 8am – 5pm, Monday to Friday and 9am – 1pm on Saturday. Although at very busy times you may need to wait for your call to be answered.

If you wish to write to the Ombudsman, the address is as follows:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Timescales for responses vary depending on the complexity of the case. Once a case handler has been assigned to you, they will investigate the complaint to find out what happened, keeping you up to date on progress. They will provide an unbiased answer about what happened and if they decide that you have been treated unfairly, they will use their legal powers to put things right.