



**What happens if things go wrong?**

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**United, we go further**

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We have a formal complaints procedure to ensure that your complaint is handled quickly, fairly and efficiently. This information is designed to provide you with details of this process.

We suggest that you bring your concerns to our attention as soon as possible; we aim to deal with all complaints fairly, consistently and promptly. This helps us to learn from our mistakes, avoid repetition and resolve your concerns without delay.

## The Process

- Upon receipt of your complaint, we will aim to resolve your concerns to your satisfaction within three business days by sending you a summary resolution letter.
- If this is not possible we will acknowledge your complaint within 5 working days of receipt.
- We will send you our final response to your complaint after completing our investigation within 4 weeks but no later than 8 weeks of your initial complaint.
- If we are unable to provide you with a final response within this time frame, we will write to you explaining why and advise you when you can expect a final response.
- If after 8 weeks a final response has not been received or you are dissatisfied with the final response you have received, you are within your rights to refer your complaint to the Financial Ombudsman Service. This is a free and independent service for resolving disputes.

**Financial Ombudsman Service**  
**Exchange Tower**  
**London E14 9SR**

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

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

**Phone:** 0800 023 4567

- You must refer your complaint to the Financial Ombudsman within 6 months of the date our summary resolution or our on the final response letter. We will not provide the Financial Ombudsman with our consent for this period to be extended.

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