

# UK Complaints Handling Summary



When a client contacts us with a complaint, we will endeavour to resolve this as quickly as possible. Upon receipt, a holding response will be sent to confirm the complaint has been received and is being dealt with.

Where possible, we will aim to resolve the complaint within three business days. If so, we will send you a summary resolution document to confirm how the complaint has been resolved and subsequently closed.

If this is not possible and further investigation is required, we will confirm receipt of the complaint, point of contact information and begin the investigation process. We will be in contact with you to update you on progress during this period with the aim of sending a final response within the maximum timeframe of eight weeks.

If after eight weeks the complaint has not been resolved, we will write to explain why we may require further time to investigate and why we cannot yet send a final response. We will confirm when we expect to be able to provide a final response and will also provide details of the Financial Ombudsman Service (FOS). The FOS are an independent public body who can review the complaint on an impartial basis and make a final decision on the matter.

Should you wish to refer your complaint to the FOS, you will need to do so within six months of receiving the final response letter from us. The FOS will not consider a request for review until eight weeks after the initial complaint was lodged. Information on whether you are able to refer your complaint and whether the nature of your complaint is something that the Financial Ombudsman Service can deal with, can be obtained by contacting them using the details below:

## **FOS**

The Financial Ombudsman Service  
Exchange Tower  
London E14 9SR  
Telephone: 0800 023 4567  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

For further information, you can visit the Financial Ombudsman Service website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## **Submission**

In order to submit a complaint, [Contact US](#), select Complaints – UK specific.