

Our complaints procedure

You're at the heart of what we do

- We're constantly working to provide you with excellent customer service and we always welcome your feedback.
- We're committed to dealing efficiently and effectively with your complaint and we take all complaints very seriously.
- Our commitment doesn't stop there – we record, evaluate and analyse our complaints to help us improve the level of service we give our customers.

Dealing with your complaint

We'll aim to resolve the majority of all complaints in four business days. If we can't, we'll get in touch with you and let you know who will be looking after your complaint, and likely timescale for resolution.

Keeping you informed

If we haven't fully dealt with your complaint within six business days, we'll contact you on a regular basis (at least every 20 business days) to explain what we've done so far and, if possible, let you know when we'll be able to send you a final response.

In exceptional circumstances where a complaint is particularly complex, it may take over 40 business days to resolve. If we haven't fully resolved your complaint by business day 40, we'll contact you to advise you that you have the right to refer your complaint to the Pensions or Financial Ombudsman if you are unhappy we're still not in a position to reply.

Complaints for other firms

Sometimes a complaint is really for another firm. In this case, we'll refer the complaint to the relevant firm within five business days. We'll also contact you to let you know we've done this, and give you the other firm's contact details.

Handling complaints better

- We frequently ask for feedback on our complaint handling process.
- If you're sent a feedback questionnaire, we'd really appreciate it if you could take a couple of minutes to respond.
- Full details on how to do this will be provided in the questionnaire.

If you are not happy with our response

If you feel we haven't dealt with your complaint fairly you can ask either the Financial Ombudsman Service or The Pensions Ombudsman to review it.

If your complaint is something the Financial Ombudsman Service or The Pensions Ombudsman can help with, we'll provide details of how to refer your complaint to them.

The Financial Ombudsman Service

- You can get in touch with it free of charge after our final response or after 8 weeks from the date you made the complaint to us.
- You must refer to the Financial Ombudsman Service within six months of our final decision.

You can contact the Financial Ombudsman Service at:

Exchange Tower, London E14 9SR
Phone: 0800 023 4567
(Calls to this number are free on UK mobile phones and landlines.)

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

The Pensions Ombudsman

- You can get in touch with them free of charge.
- The Pension Ombudsman will consider complaints which are about the administration and/or management of occupational and personal pension schemes.
- Referral needs to be made within three years of when the event(s) you are complaining about happened or, if later, within three years of when you first knew about it (or ought to have known about it). There is discretion for those time limits to be extended.

You can contact The Pension Ombudsman at:

10 South Colonnade, Canary Wharf
London, E14 4PU
Phone: 0800 917 4487

(Calls to this number are free on UK mobile phones and landlines.)

Email: enquiries@pensions-ombudsman.org.uk

Website: www.pensions-ombudsman.org.uk