

CONSUMER COMPLAINTS PROCEDURE

If you are unhappy with a financial product or service you can complain.

- We will always endeavour to deal with any complaint you may have, at the point of contact and to put things right.
- If you have a complaint, we ask that you write to “The Manager” setting out details of your complaint.
- We will respond to you within five business days, acknowledging receipt of your complaint; and advising you of the name of the person who will be investigating your complaint.
- We are thereafter required to write to you within a period of eight weeks, advising you that your complaint has been successful or that we require more time.
- We will provide you with a copy of the Financial Ombudsman’s leaflet which sets out their procedure.
- Details of the Financial Ombudsman’s service can be found on their website www.financial-ombudsman.org.uk
- The Financial Ombudsman Service offers a free service to you as a consumer.