



complaints about our service

Whatever the outcome of your case, we want to give you the best possible level of customer service.

If you're unhappy with the outcome of your case – for example, the view our case handler has reached about what's fair – we'll explain the next steps.

We want to know if, for example, you feel that:

- we've caused unnecessary delays
- we haven't kept you updated
- we've communicated with you inappropriately

Once we know why you're unhappy, we'll try to put things right for you. We can also learn from what you've told us – and improve what we do in the future.

tell the person dealing with your case

The first step if you're not happy is to tell the person who's been dealing with your case. Most of the time, they'll be able to get things sorted for you straight away.

You can do this by phone, post or email. If you aren't sure who to contact, you can phone our consumer helpline on 0300 123 9 123 *or* 0800 023 4 567.

tell a manager

If you don't feel the problem has been sorted out, you can speak to one of our managers. They'll look into your concerns about the level of service we've provided.

They won't look again at the outcome of your case – because we'll already have explained what your options are if you're unhappy with that.

But they will be able to explain why we've done what we have. And if they agree we haven't given you good customer service, they'll let you know what they're planning to do to put things right.

tell a senior manager

If the manager isn't able to sort things out, you can ask one of our senior managers to look into your concerns. The manager will tell you how to do this.

The senior manager will respond to you as soon as possible, and within 20 working days. If they need more time, they'll let you know and explain why.

contact the independent assessor

If a senior manager has replied to your complaint about our service, but you're still not happy, you can contact the independent assessor, Ms Amerdeep Somal. The senior manager will let you know how to do this when they reply to your complaint.

The independent assessor is appointed by our board and has her own official terms of reference. She has her own website which explains her role in more detail:
www.independent-assessor.org.uk

She won't be able to change the outcome of your case. But she will carry out her own review of the service we've provided.

You can email the independent assessor at: independent.assessor@financial-ombudsman.org.uk or write to her at:

- The Independent Assessor,
PO Box 35738, London E14 9YU