The next steps

We will send you a written acknowledgement of your complaint. However, if we are unable resolve your complaint within 3 business days \textit{(from the day on which it was received)}, a full and final response will be issued within 15 business days \textit{(also from the day on which it was received)}. If we are unable to issue our full and final response within 15 business days, we will write to you to update you on the progress of your complaint and the expected resolution date.

Financial Ombudsman Service

We are committed to ensuring all complaints are fairly addressed. However, if you are still unhappy with the outcome of our full and final response, or if 15 business days have passed and we have been unable to respond, you have the following options:-

If you prefer, or if you feel you have additional information to support your complaint, let us know as we would welcome the opportunity to help resolve the matter in full.

Alternatively you may choose to refer your complaint to the Financial Ombudsman Service for an impartial review and would need to do so within 6 months of our final response:

- Exchange Tower
  London
  E14 9SR
- complaint.info@financial-ombudsman.org.uk
- 0800 023 4567 or 0300 123 9123
- www.financial-ombudsman.org.uk