

## Our complaints handling procedure

### Our commitment to you regarding handling your complaint

Your experience matters to us, and we want you to feel confident in our ability to manage any complaint you may have. We're committed to providing the highest levels of service to our customers. If you feel dissatisfied with the service you have received from us, we will try to resolve the matter promptly, fairly and efficiently.

You can make a complaint at any time either verbally or in writing. If you have made a verbal complaint, there is no need for you to put your complaint in writing at any point. The following information summarises the steps we will take once a complaint is received.

#### **What happens once I've made a complaint?**

We aim to resolve your complaint within 3 working days and will send you a summary resolution letter. If we can't do this, we'll acknowledge your complaint within 5 working days and let you know who will be handling it. Complaints made outside our standard working hours (Monday to Friday, 9am – 5pm, excluding bank holidays) will be acknowledged within 5 working days of the next working day.

#### **When will I receive a final response?**

After we finish investigating your complaint, we'll send you our findings and any proposed solution. We aim to give you a final response within 8 weeks, following regulatory guidelines. If we can't do this, we'll update you and let you know when to expect a final response.

If you're unhappy with how long it's taking, you can refer the matter to the Financial Ombudsman Service (FOS), as long as you're an eligible complainant.

For more details, visit [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

#### **Can I refer my complaint to the FOS?**

In all instances, you will be informed of any rights you may have to refer your complaint to the FOS. It is important to note that you must refer your complaint within six months of receiving your final decision letter, should you be dissatisfied with the outcome. We will enclose a copy of the FOS leaflet in your final response letter. If you would like to contact the FOS, you can find their contact details below:

**Address:** Financial Ombudsman Service, Exchange Tower, London, E14 9SR

**Telephone:** 0800 023 4567 or 0300 123 9123

**Email:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

**Website:** [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

If you need some extra help, please ensure you let us know as soon as possible so we can support you.

If you have any questions regarding your complaint or our complaint handling procedure, please contact our Customer Services team on 020 3857 3050 (Monday to Friday, 9am – 5pm, excluding bank holidays) or email us at [savings@closebrothers.co.uk](mailto:savings@closebrothers.co.uk)