

## 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.

Close Brothers Savings is 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 make every effort to resolve your complaint within 3 working days and send you a summary resolution letter. However, in instances where this is not possible, we will write to you and acknowledge your complaint within 5 working days of receiving it and confirm who will be dealing with the matter for you. If you have made a complaint outside our standard working hours (Monday to Friday, 9am – 5pm, excluding bank holidays), your complaint will be acknowledged within 5 working days of the next available working day.

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

Once an investigation into your complaint has been completed, we will write to you with our findings and any proposed resolution. Our intended maximum response time for our final response is 8 weeks; this is in line with regulatory timescales. In the event that we have not been able to complete our investigation and fully respond to you within 8 weeks, we will provide you with an update and inform you when we expect to be able to send you a final response.

We will provide you with referral rights to take the matter to the Financial Ombudsman Service (FOS) should you be dissatisfied with the length of time it is taking for the complaint to be resolved. This referral is subject to you being an 'eligible complainant'. For more details, please 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)