

# Complaints procedure

## We have a commitment to you when handling your complaint.

As part of our commitment to treating customers fairly and delivering good customer outcomes, we take all complaints seriously.

### If you have a complaint

To help make sure we review and respond to your concerns in the correct way please provide the following information:

- Your name and address
- Agreement or reference number
- The business area your complaint refers to e.g. Savings, Premium Finance etc
- A description of your complaint
- How you've been affected by this
- Your contact details, ie telephone number, email address.

### Contact details

You may contact us by telephone or in writing if preferred, using the following contact details:

#### ***By phone***

0333 321 6100

#### ***By email***

Customer.enquiries@closebrothers.com

#### ***By post***

FAO: Complaints Department, Close Brothers Limited, 10 Crown Place, London, EC2A 4FT

### If we can't resolve the matter straight away

Wherever possible, we will attempt to resolve the matter during your initial telephone call to us, or we may attempt to call you where appropriate. Where a more detailed investigation is required, or where we have been unable to speak with you, we will acknowledge your complaint in writing within five working days of receiving it. If we receive a complaint outside normal working hours, it is treated as if it had arrived at the start of the next working day. Where possible, we will provide you with a full response within this acknowledgement letter.

## Complaints that require further investigation

We will always try to resolve your complaint as quickly as possible, however sometimes this is not possible. If we do not reach a decision in time to include it in your acknowledgement letter, or it was necessary to carry out additional investigations (e.g. listening to recorded calls or awaiting additional information), we will explain why and let you know when we will next contact you.

In the unlikely event that we have not finished investigating your complaint eight weeks after we received it, we will send you a further letter to:

- Explain why we have been unable to reach a decision.
- Let you know when you can expect our final decision.
- If eligible, provide contact details for an Alternative Dispute Resolution entity and explain their service.

## Our response

Once we have fully investigated the matter, we will write to you confirming our decision, how it was reached and any offer of redress where this is appropriate. Should you be unhappy about our response, if eligible, you may refer the matter to Financial Ombudsman Service who deal with UK regulated complaints.

The Financial Ombudsman Service is a free service that settles complaints between consumers and businesses that provide financial services. Should you be dissatisfied with Close Brothers response, you may contact the FOS within six months (unless informed otherwise), using the contact details below:

- Entity: Financial Ombudsman Service (FOS)
- Address: Financial Ombudsman Service, Exchange Tower, London, E14 9SR
- Telephone: 0800 023 4567
- 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)