

# Making a complaint

## What to do if you are unhappy with products or services

Banks are committed to providing you with good service whether you are taking out a mortgage, applying for a loan or credit card, or managing your savings or current account. But if, for any reason, you are unhappy with the products or services you have been provided the Banking Code sets out a process by which you can make a complaint. Under the Code, banks and building societies have formal, free internal complaints processes that reflect a commitment to dealing with complaints fairly and quickly.

If you want to make a complaint, your bank or building society will tell you how to do this and what to do if you are not happy with the outcome. Staff are trained to help you with any questions you may have.

### **How do I go about making a complaint?**

Under the Banking Code, your bank or building society will tell you where to find information on their procedures for handling complaints. These procedures meet the requirements of the Financial Services Authority (FSA) and aim to give a fair and quick outcome.

In the first instance, you should raise any complaint directly with your bank or building society, giving them the opportunity to address your concerns. This can be done in person, over the telephone or in writing. You should do this promptly, as it is generally in everyone's interest to resolve any issues as early as possible, and try to be as specific as possible about the reason you are unhappy.

When the firm receives your complaint, if they are not able to sort it out quickly, they will send you a prompt written acknowledgement to confirm that they are dealing with it. They will then keep you informed of their progress in dealing with the issues you have raised.

The Banking Code commits banks and building societies to sending you a final response (or an explanation for why they cannot make a final response) within eight weeks.

## Financial Ombudsman Service

When your bank or building society sends you their final response they will inform you that you can refer your complaint to the Financial Ombudsman Service (FOS), if this applies, also enclosing a leaflet explaining the how the FOS works.

The Financial Ombudsman Service is a free, independent service which might be able to settle a complaint between a customer and a bank or building society. You can take your complaint to the FOS if you are not satisfied with your bank or building society's efforts to deal with it or if they have not completed their investigations within eight weeks of your initial complaint.

Contact details of the FOS are as follows:

### **The Financial Ombudsman Service**

South Quay Plaza

183 Marsh Wall

London

E14 9SR

Phone: 0845 080 1800

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

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