Customer Complaints Policy

Our aim is to provide all our clients with an excellent level of service. However, we recognise that there may be an occasion when you do not feel satisfied with the service you have received from us. We take complaints very seriously and we have developed a Customer Complaints Procedure which lets you know how you can get in touch with us and how we will deal with your complaint or issue.

Should you need to make a complaint, please contact our Customer Services Department using any of the following methods:

- **By email – Use contact form**
- **In writing – Suite 22, Hebden Bridge Town Hall, St Georges St, Hebden Bridge, HX7 7BY**
- **By telephone – 0330 2020650**

How we will handle your complaint

We will aim to resolve your complaint on the spot or, if this is not possible, within three business days of receipt. If you are satisfied with our response, we will send you a confirmation.

If we cannot resolve your complaint straightaway, within five business days of receiving it we will send you an acknowledgement and provide details of who is handling your complaint and where possible fully resolve your complaint.

We will always aim to resolve your complaint as soon as possible. When we have investigated your complaint, we will send you a written response, setting out the reasons for our decision and we will make it clear to you as to whether we accept or reject your complaint.

If we cannot resolve your complaint within 4 weeks, we will contact you with the reason why. Within 8 weeks of receiving your complaint, we will send you either:

- a resolution; or

- a response which:

explains that we are still not in a position to make a response; and will provide reasons for the further delay and tell you when we are likely to provide a response; and if appropriate, provide details of referral rights to the Financial Ombudsman Service if you are dissatisfied with the delay.

If your complaint concerns the provision of (or failure to provide) a service by another firm authorised by the Financial Conduct Authority, such as an insurer, we will promptly refer your complaint in writing to the firm. In these circumstances we will provide you with the full contact details for the firm.

If you are unhappy with our resolution to your complaint

You may be eligible to refer your complaint to the Financial Ombudsman Service (FOS) and/or Lloyd's of London.

Financial Ombudsman Service

You may be eligible to refer a complaint to the Ombudsman if:

- you are a private policyholder (a natural person acting for purposes which are outside of your trade, business, craft or profession)
- a micro enterprise (an enterprise that employs fewer than ten people and whose annual turnover and/or annual balance sheet total does not exceed EURO 2 million)
- a charity which has an annual income of less than £6.5 million at the time the complainant refers the complaint;
- a trustee of a trust which has a net asset value of less than £5 million at the time the complainant refers the complaint to us;
- (In relation to consumer buy-to-let business) a buy-to-let consumer;
- a small business (a business which is not a micro-enterprise, has an annual turnover of less than £6.5 million and has a balance sheet total of less than £5 million, or employs fewer than 50 people) at the time the complainant refers the complaint; or
- A guarantor

Where we consider you will be eligible, we will include a copy of the Ombudsman's leaflet '*Want to take your complaint further?*' in all final resolution and 8-week response letters.

Further information can be found on the Ombudsman's website and within their leaflet '*Want to take your complaint further?*'

If you do decide to refer your complaint to the Financial Ombudsman Service (FOS) you must do so within six months of the date of our final response letter. If you do not refer your complaint to the Ombudsman within six months of the date of our letter, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances.

The address of the Ombudsman is:

The Financial Ombudsman Service (FOS)
Exchange Tower
London
E14 9SR

Email: complaint.info@financial-ombudsman.org.uk
Telephone: 0800 0234 567
Website: https://www.financial-ombudsman.org.uk/

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