

top tips -

if you need to complain
to a bank or building
society - or to an insurance
or finance company



Mistakes and misunderstandings can happen in any kind of business. Things can usually be sorted out quickly and easily – once you let the business concerned know what's gone wrong.

These tips will help ensure your complaint is taken seriously.

1 Before you contact the business, be clear in your own mind what you think the problem is – and how you'd like the business to put things right.

Get together all the information that you may need to refer to. This includes any relevant letters or documents, plus your policy or account number or your customer number.

2 Try first to get in touch with the person you originally dealt with. Otherwise, contact the customer service department at the business. Explain what you think has gone wrong.



3 However angry or upset you are, stay calm and be polite. This will help you explain the problem as clearly and effectively as possible.

Keep things brief and to the point. Say why you're not happy and what you want the business to do about the problem.

4 If the person you are dealing with is unwilling or unable to put things right for you – say you want to take things further. Ask for details of the official complaints procedure.

5 It can often be best to put your complaint in writing. If you don't feel comfortable doing this – you could ask for help from a friend or family member – or an organisation like citizens advice.

6 If you make your complaint by phone, keep a note of who you spoke to – with the time and date of your call and details of what was said. You may need to refer to this later.

And keep a copy of any letters between you and the business – and of any relevant paperwork that you think backs up your case.

7 If you're not sure who to complain to at the business – contact the Financial Ombudsman Service on **0845 080 1800**. We can contact the right person for you and tell them you have a complaint they need to look into.

8 And remember – if you're not happy with how the business deals with your complaint, we may be able to step in and decide who is right or wrong.

