

# Step-by-step complaints procedure

If you are not completely happy with our service we would like to hear about it – that way we can do something to put it right.

We do everything we can to make sure our customers get the best products and services possible. However, sometimes we may not get things right first time.

When that happens, we want you to tell us what went wrong so we can put matters right.

We want to:

- Make it easy for you to tell us what went wrong;
- Give your complaint the attention it deserves;
- Resolve your complaint fairly without delay;
- Make sure you are satisfied with how your complaint was resolved.

## How and where to complain

If you are not satisfied with any aspect of our services or products you can tell us about your complaint in the following ways:

**In person** – call into our office anytime between Monday and Friday, from 10am to 5pm. Our address is 1 Olympus Close, Ipswich, Suffolk IP1 5LJ

**In writing** – write to us at the above address and address your letter to “The Customer Complaints Manager” **By telephone** – call us on 01473 350420 during the office hours above.

**By email** – send your email to [complaints@sehbac.com](mailto:complaints@sehbac.com)

## How long will it take?

We aim to resolve your complaint straight away but if we cannot we will write to you within 5 business days to tell you:

- Why we have not resolved your complaint
- Who is dealing with your complaint
- When we will contact you again

We will usually resolve your complaint quickly but if it is complex it may take longer.

We will keep you informed on a regular basis but if you need an update please call us on 01473 350420.

If we cannot agree a solution with you within six weeks, we will:

- Send you a letter explaining our reasons for the delay and an indication of when we expect to provide a final decision; or
- Issue our final decision letter which will explain our final position

## Competent Person Scheme

Our aim is to resolve all complaints internally. However if after receiving our final decision letter or if after six weeks have passed you may apply to the Competent Person Scheme with who we are a member. They will carry out an independent investigation of your complaint.

Please write to the following address:

FENSA Ltd, 40 Rushworth Street, London, SE1 0RB

**By telephone** – Call 0207 6453700

## The Financial Ombudsman Service

You may also have the right to refer your complaint to the Financial Ombudsman Service (FOS). Please note: only complaints relating to the sale of financial services should be referred to the FOS.

## Contacting the Financial Ombudsman Service

If you want the Financial Ombudsman Service to look into your complaint you must contact them within six months of the date of our final response letter.

**In writing** – send your letter to The Financial Ombudsman service, Exchange Tower, London, E14 9SR

**By telephone** – Call the FOS on 0800 0234567

**By email** – send your email to [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Further helpful information can be obtained from visiting their web site at:

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

