

Complaints Policy

Introduction

We aim to meet the needs and expectations of our customers at all times, but we know that there may be occasions when you feel dissatisfied. We take any complaint received very seriously and view it as an opportunity to identify how we can improve the service we provide to our customers.

We aim to treat your complaint promptly and fairly and to keep you informed of our progress.

How can you make a complaint?

If you want to make a complaint, you can contact us in the following ways:

In writing: PO Box 5354, Brighton, BN50 8EJ

By telephone: 0845 121 3315*

Online: Log into your Governor account and send us a secure message choosing "Make a Complaint" as the subject.

Who will deal with your complaint?

Someone who has a sufficient level of seniority, knowledge and experience will deal with your complaint. Wherever possible, we will ensure that person was not directly involved in the matter being considered.

What happens next?

We will send you a written acknowledgement to advise you that we have received the complaint.

Our aim is to let you have a full response within four weeks of receiving your complaint. In many cases, we will give you a full response within five business days. In this response, we will:

- let you know the outcome of our investigation
- if appropriate, advise you of what we intend to do to rectify the problem
- if we disagree with your complaint, clearly explain the reasons why
- if appropriate, advise you of your right to appeal to the Financial Ombudsman Service and send you a leaflet explaining who they are, what they do and where you can contact them.

What if our investigation takes longer than four weeks?

Sometimes an investigation into a complaint can take longer than four weeks. If this happens, we will:

- write to you explaining the reason for the delay
- endeavour to resolve your complaint within a further four weeks.

And if it takes longer than eight weeks?

In exceptional circumstances, there may be some complaints that take longer than eight weeks to resolve. If your complaint is one of these, we will:

- write to you again explaining the reason for the delay and giving a revised date for when you may expect a response
- if appropriate, inform you of your right to take your complaint to the Financial Ombudsman Service and send you a leaflet explaining who they are, what they do and where you can contact them.

What if you disagree with our decision?

We may reconsider our decision if you have new evidence beyond what you told us in your original complaint. You have six months from the date of our final response in which to appeal against our decision. If we have not heard from you in that time, we will consider the complaint resolved.

If you are unhappy with the outcome of our investigations, you may have the right to refer your complaint to the Financial Ombudsman Service within six months of our final response. There are certain complaints that do not fall within their jurisdiction. This is explained in their leaflet which you can request by calling us on 0845 121 3315.*

There is a central European 'portal' which can redirect a complaint to the appropriate industry Ombudsman (e.g. Financial Ombudsman Service). This is aimed at helping EU residents who purchased a product online from a provider based in another EU country. It is always best to contact the product provider first but for further information go to <http://ec.europa.eu/consumers/odr/>

*Call charges apply. These are dependent on your provider's tariff and are likely to be more from mobile phones. For more information, please contact your provider.