


How to complain


We always try to give you the best possible service, so we're sorry if we haven't got things right.

How to contact us

The best way to contact us is over the phone so that we can talk to you in person and take action to resolve the issue for you.

 You can call us on **0330 678 2811**.

 Send us a secure message via 'help & contact us' once logged into online banking.

 Alternatively, you can get in touch by writing to us at:

cahoot Operations, Sunderland, SR43 4FX

What we'll need from you

We want to fully understand what's gone wrong. We'll need some information from you to make sure the right person handles your complaint and can investigate and fix things for you as soon as possible.

When contacting us, please give us the following information:

- your name, address and account details
- what your complaint is about and how it's affected you
- when the issue happened
- a contact number (or your preferred method of contact) and a convenient time to contact you. This will help us get hold of you if we need to discuss your complaint, especially if we need any more information. Calls from us may appear as unknown or withheld numbers.

What happens next

We'll do everything we can to resolve your concern quickly and fairly. If we need extra information to investigate the issue, we'll contact you and where we've made a mistake, we'll put things right.

If we can resolve your complaint within three business days following the day we received it, we'll send you confirmation of this and we'll also let you know about the Financial Ombudsman Service (FOS) at this time.

For more complex issues we may need more time to investigate your concerns. If this is the case, we'll send you an acknowledgment letter outlining the next steps and when you can expect to hear from us.

Once we've completed a thorough investigation, we'll give you a final response which will outline the details of our investigation, how we reached our decision and what we're going to do to put things right. It may also provide information about the Financial Ombudsman Service.

Complaints about payments in or out of your account

- We'll send you our final response as soon as we've completed our investigation. We have 15 days to resolve these complaints.
- If there are exceptional circumstances, we may take longer than 15 days to investigate your complaint, however, we'll resolve all payment complaints within 35 days. We'll write to you to let you know if we need longer than 15 days. We'll also send you details about how to refer the matter to the Financial Ombudsman if you'd prefer not to wait for us to finish our investigation.

All other complaints

- We have up to 56 days to sort out your complaint, and we'll send you our final response as soon as we've looked into things.
- We'll also keep you informed in writing along the way, so you'll know when to expect to hear from us.
- If we haven't been able to finalise our investigation by 56 days, we'll send you a letter letting you know what steps you can take. These will include letting you know you can go to the Financial Ombudsman Service (FOS) if you'd prefer not to wait until we've completed our investigation.

Using a third party to make a complaint

We'll look into the issue you have raised exactly the same way even if you use a third party. This could be a solicitor, claims management company or any other third party, for example a financial adviser. When making this decision it may be helpful to know:

- we won't charge you to investigate your complaint
- we won't be liable for any fees that you may be charged by a third party to handle your complaint
- if we pay any money to you as part of the resolution to your complaint, we'll pay this directly to you as our customer.

How to complain (continued)

Following our response to you

If you don't agree with our response after we've investigated your complaint, you can choose to come back to us using any of the contact routes above.

Alternatively, you can choose to go to:

The Financial Ombudsman Service

If you don't agree with our resolution of your complaint and you'd like to take it further, you can ask the Financial Ombudsman Service (FOS) to look into it. This is a free, independent and impartial service that helps resolve disputes.

Although you can refer your complaint to the FOS at any time, they'll ask for our permission to investigate complaints where:

- You haven't complained to us first, to give us the chance to put things right.
- You have complained to us, but we haven't given you our final response yet and we're still within our timescales.

We'll send you the full details of our decision in our final response, including your right to refer your complaint to the FOS. If you do so, it should be within 6 months of the date of our final response.



financial-ombudsman.org.uk



complaint.info@financial-ombudsman.org.uk



0800 023 4567 (free from UK landlines and mobiles)



Financial Ombudsman Service, Exchange Tower, London E14 9SR