

how to complain

At cahoot it is important to us that we continue to improve our services and products and provide you with the service you expect. We want to know when things don't go well so we have the opportunity to put them right for you and potentially other customers. When things do go well we would also like to hear from you.

This leaflet lets you know how you can contact us and what we will do once we hear from you.

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 **0345 266 9255**.

If you would prefer, you can contact us using one of these other methods. It is important that you provide us with a daytime contact number so we can call you to discuss the matter with you if we need to:

- Send us a secure message via 'contact us' from your personal homepage at **cahoot.com**
- Alternatively, you can write to us at:

cahoot, 3rd Floor, Friars House, Manor House Drive, Coventry CV1 2TE.

our promise

We will do everything we can to resolve your concern promptly and fairly. Our commitment is that we will listen to you, we will contact you if we require more information to investigate the issue you have raised and where we have made a mistake we will put things right for you.

We recognise there will be occasions, and in particular for more complex issues, where we will need more time to investigate the matter. In these circumstances we will send you an acknowledgement letter and keep you informed of our progress throughout our investigation.

Using a solicitor or a claims management company or a third party firm to make a complaint

We will look into the issue you have raised exactly the same way even if you use a solicitor or a claims management company or a third party, such as a financial adviser. When making this decision it may be helpful to know:

- cahoot will not charge you to investigate your complaint
- cahoot will not be liable for any fees incurred if you decide to employ a third party to handle your complaint
- cahoot will generally only make a payment directly to our customer if the complaint is upheld and we pay any redress.

following our response

If you do not agree with our resolution once we have completed our investigation then 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

The Financial Ombudsman Service is an impartial and independent organisation which looks into individual disputes between consumers and financial services businesses without taking sides.

If for any reason you're not happy with our decision, or it has been over 8 weeks since you first raised your concerns with us, you may be able to refer your complaint to the Financial Ombudsman Service.

We'll send you the full details of our decision in a 'resolution letter', including your right to refer your complaint to the Financial Ombudsman Service.

You can get more details about the Financial Ombudsman Service in the 'Your Complaint and the Ombudsman' leaflet available from their website **www.financial-ombudsman.org.uk**.