

Your Guide to Making a Complaint about your claim

We do everything we can to make sure our customers get the best possible service. However, sometimes we do not get things right. When this happens we will encourage you to tell us about your complaint so that we can put matters right.

We would like to:

- Make it easy for you to raise a complaint about your claim
- Listen to your complaint
- Consider how you would like us to resolve your complaint
- Make sure that you are satisfied with how your complaint was handled.

How and where to complain to:

If you are not satisfied with any aspect of our claims service you can tell us about your concerns in the following ways;

In Writing:

Address your letter to; Tesco Underwriting
 Floor 2, Q 8
 Quorum Business Park
 Newcastle upon Tyne
 NE12 8BU

By Phone:

Use your usual number for contacting us

By Email:

[05 CBS Newcastle@i.tescobank.com](mailto:05_CBS_Newcastle@i.tescobank.com)

How long will it take?

- Immediately** – Our aim is to resolve your complaint when you first contact us.
- 2 Business Days** – Some complaints may take longer to resolve. If we have been unable to resolve your complaint within 2 business days of receiving it, we will write to you to;
- Acknowledge your complaint
 - Tell you who is dealing with your complaint
- 8 Weeks** – We will keep you regularly informed during our Investigation into your complaint although, if we have been unable to resolve your complaint within 8 weeks, we will write to you to explain the reasons for this, and to request more time, or send you a Final Response clearly setting out our position. You can refer to the Financial Ombudsman Service at this stage if you wish them to review your case (see page 2).

If you are not satisfied with our Final Decision

The Financial Ombudsman Service offers a free independent service and they can help with most financial complaints. However, there are some limitations on what the Financial Ombudsman Service can look into, and further information about this can be obtained from them directly.

We are committed to resolving your complaint fairly and quickly. In most cases this can be done if you contact us to let us know that you are not happy with the service we are providing. We will try to resolve your complaint by listening to you to understand what has gone wrong, and we will work towards putting that right.

Our aim is to resolve all complaints internally. However if you are not satisfied with our suggested resolution or if 8 weeks have passed since you first brought your complaint to our attention, you have the right to refer your case to the Financial Ombudsman Service.

If you would like the Financial Ombudsman Service to look into your complaint, then you must contact them within six months of the date of our Final Response.

You can write to them at;

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Alternatively you can telephone;
0800 023 4 567 or 0300 123 9 123

Or email;
Complaint.info@financial-ombudsman.org.uk

Further helpful information can be obtained from visiting the Financial Ombudsman Service's website at;

www.financial-ombudsman.org.uk

