# Our complaints procedure

# How we go about making things right





# We'll invest all the time we can to make things right.

At Ford Money, our aim is to make saving easy and rewarding.

If, however, you feel unhappy about any aspect of our service, then our complaints procedure will help resolve your grievance fairly.

This leaflet will guide you through all the steps in our complaints procedure, from making an initial complaint to its resolution.

## What to do if you're still unhappy

If you don't feel that our final response answers your complaint to your satisfaction, you can refer it to the Financial Ombudsman Service. They offer you a free, independent and impartial service to help settle disputes with financial services providers.

### How we deal with complaints

#### **Getting started**

If you want to make a complaint you should first contact our Customer Service Team by telephone, or if you'd prefer, email or by post. You'll find contact details overleaf. Please quote your Customer ID or account number.

#### Next steps

We'll do our utmost to resolve your complaint at the time of your call and, if resolved, will issue a letter confirming this within three working days following resolution. If you e-mailed or posted your complaint to us, we will attempt to call you in order to resolve your complaint. If we are unable to reach you or you'd prefer a written response, we will send you a formal acknowledgement of your complaint by email within five working days and aim to have it fully resolved within seven weeks. Please note: if you email us with a complaint, we'll acknowledge it via email but our full reply will be sent by post to vour current registered address. We will confirm to you in writing when we consider the complaint to be closed.

### Contacting the Financial Ombudsman

There are three ways you can get in touch with the Ombudsman.

- By phone. There are two numbers you can call. 0800 023 4567 – calls to this number are now free on mobile phones and landlines 0300 123 9123 – calls to this number cost no more than calls to 01 and 02 numbers
- Online. You can find details of their services, plus the relevant forms to download at: www.financial-ombudsman.org.uk/
- In writing. You can write to them at: Exchange Tower, Harbour Exchange Square, London E14 9SR.

You'll need to return the Ombudsman's completed form within six months of the date on our final response letter. They'll independently consider both sides of the case and decide whether any additional action should be taken.

# We're here to help

www.fordmoney.co.uk

help@fordmoney.co.uk

0345 266 1231

### Our lines are open from :

- 8am 8pm Monday to Thursday
- 8am 6:30pm Friday
- 9am 5pm Saturday
- 10am 4pm Sunday

Lines are closed on Bank Holidays. Calls are charged at local rate and may be monitored for training purposes.

This leaflet is also available in Braille, audio and large print.

Mini com users can contact us on 0345 266 1231.



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