

## HOW TO MAKE A COMPLAINT

We take complaints very seriously and recognise that our customers may have reason to complain from time to time. We see this as an extremely important area of our business, and it allows us to understand and address issues which may arise and to help improve our product offerings. Where our customers have expressed dissatisfaction, we are keen to put this right and to do so in a timely manner. We will be on hand to deal with any complaints and queries that our customers may have. We look for any trends emerging from our complaints data and incorporate these findings into our procedures and product design to ensure that the same issues are not repeated.

If you wish to raise a complaint about any aspect of our service, please contact us using the email address below in order to have this looked into and resolved as quickly as possible:

Email Address: [contact@bondsmith.co.uk](mailto:contact@bondsmith.co.uk)

Alternatively, you could write to us at the following address:

For the attention of the Complaints Manager  
Bondsmith  
124-128 City Road  
London  
EC1V 2NJ

In order for us to deal with your complaint as quickly and efficiently as possible we would appreciate the following information to accompany your written complaint:

- your customer reference number;
- a clear description of your complaint and what went wrong;
- details of what you would like us to do to put things right;
- copies of any relevant documents, such as letters or statements etc;
- a telephone number where we can contact you if required.

Once we have received your complaint, we will acknowledge this via email. We will then investigate all the details of your complaint, and issue our response within a couple of days, but this can take up to 15 business days. If the complaint resolution time is likely to be longer than 15 business days we will always advise you of this in writing. If the complaint falls outside of our jurisdiction, we will also let you know in writing, and we may forward your complaint to the business area responsible for handling your complaint.

If you are not satisfied with the outcome of your complaint, you can request a review from the Financial Ombudsman Service which has been established to review eligible complaints which firms are unable to resolve.

In our Final Response we will confirm your eligibility to refer your complaint to the Financial Ombudsman Service which must take place within six months. Contact details for the Financial Ombudsman Service are outlined below:

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Telephone: 0300 123 9123 or 0800 023 4567  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)