

## COMPLAINTS PROCEDURE - CLIENT COPY

Complaints may be made in writing, by e-mail, by telephone or any other form in respect of a claims management service that we have provided and that is regulated under the Compensation Act 2006. If you do feel the need to complain please do so by contacting the address below:

4Packagedbankaccounts.co.uk  
1 Riverview, The Embankment  
Business Park, Vale Road,  
Heaton Mersey, Cheshire SK4 3GN

Or by phone: 0333 305 8586  
Or by Email: [complaints@4Packagedbankaccounts.co.uk](mailto:complaints@4Packagedbankaccounts.co.uk)

We reserve the right to decline to consider a complaint that is made more than six months after you became aware of the cause of the complaint. There may be instances where we will waive this requirement at our discretion. We will confirm to you in writing if a complaint has been made outside the time limit that we are prepared to consider.

We will send you a written or electronic acknowledgement of a complaint within five business days receipt, identifying the person who will be handling the complaint. Wherever possible, that person will not have been directly involved in the matter which is the subject of the complaint, and will have authority to settle the complaint.

Within **four weeks** of receiving a complaint, we will send you either:

- a) A final response which adequately addresses the complaint; or
- b) A holding response, which explains why we are not yet in a position to resolve the complaint and indicates when we will make further contact with you.

Within **eight weeks** of receiving a complaint we will send you either:

- a) a final response which adequately addresses the complaint; or b) a response which:
  - (i) explains why we are still not in a position to make a final response, giving reasons for the further delay and indicating when we expect to be able to provide a final response; and
  - (ii) informs you that you may refer the handling of the complaint to the Claims Management Regulator if you are dissatisfied with the delay.

Where we decide that redress is appropriate, we will provide you with fair compensation for any acts or omissions for which we are responsible and will comply with any offer of redress which you accept.

Appropriate redress will not always involve financial redress.

If you are not satisfied with our response, or if a complaint is not resolved after eight weeks, you may refer the complaint to:

Legal Ombudsman  
PO Box 6804  
Wolverhampton  
WV1 9WG  
Tel: **0300 555 0333**  
[cmc@legalombudsman.org.uk](mailto:cmc@legalombudsman.org.uk) Visit [www.legalombudsman.org.uk/cmc](http://www.legalombudsman.org.uk/cmc)  
(Lines are open Monday to Friday 9:00 – 17:00)

The Legal Ombudsman **cannot** pay compensation.

The Legal Ombudsman **can** review a complaint and if necessary order up to £50,000 to be paid in compensation from the claims management company.