

Dealing with your complaint

TFC is committed to providing you with a first-class service and effectively delivering the products and services you need. Your views are important to us and your feedback is essential to improving the products and services we offer.

If for any reason you are not entirely satisfied with any aspect of our service, please let us know as soon as possible. We will investigate the situation and where necessary and set about putting things right as quickly as possible. Sometimes it may take a little longer to resolve matters – if this is the case, we will keep you updated on our progress throughout.

WHAT CONSTITUTES A COMPLAINT?

Any situation where an individual has expressed dissatisfaction, whether justified or not, either orally or in writing, about TFC's provision of, or failure to provide, a financial service or a determination of redress.

If we are unable to resolve your complaint within three days of receiving it, we will acknowledge the complaint in writing within five working days of receipt and inform you who is dealing with it.

We aim to resolve all complaints satisfactorily within four weeks of receipt of your complaint, and we will provide you with a full written response within this timescale; although where more detailed investigation is required the process may take longer. You will be kept informed of the time scale that will be required for us to investigate your complaint.

Our intended maximum response period for our final written response is eight weeks from receipt of your original complaint. However, if we have been unable to complete our investigation within this time we will provide you with a further update.

So we can investigate your complaint thoroughly please include:

- Your name, contact details and agreement number
- The nature of your complaint
- If you have the dates and names of the people who you spoke to
- How you would like us resolve the issue

If you wish to register a complaint, please write to TFC, Canada House, Chepstow Street, Manchester, M1 5FW or telephone 0161 694 7900.

We're here to resolve your problem, and we endeavour to do everything we can to make sure our customers get the best possible service. However, where you are not satisfied with our final response or eight weeks have passed since you first raised your complaint you have the right to refer your complaint to the Financial Ombudsman Service at www.financial-ombudsman.org.uk or by contacting them on 0800 023 4567. A summary of our internal complaints handling procedures for the reasonable and prompt handling of complaints is available on request. You have six months from the date of our final response to refer your complaint to them.