

## HOW WE DEAL WITH COMPLAINTS

We hope that you will be pleased with both the service you receive from the Society and the product(s) you have bought from us. However, we know that despite our best efforts, sometimes things do still go wrong and you may therefore need to bring a problem to our attention.

If so, you can contact us in several ways:-

1. By phone – call us on 0845 609 0085 or +44 (0)1242 663504 for calls from outside the UK, between 8am and 6pm, Monday to Friday.
2. By fax – fax your message on 0845 609 0073 or +44 (0)1452 374136 from outside the UK.
3. By e-mail – our address is [Complaints@thechildrensmutual.co.uk](mailto:Complaints@thechildrensmutual.co.uk)
4. In writing – Our address is The Children's Mutual, PO Box 2090, Barnett Way, Barnwood, Gloucester, GL4 3WR.

You can rest assured that we take complaints very seriously. Wherever possible, we take the opportunity to refine and improve our systems and procedures for the benefit of all our customers in future.

### Our commitment to you

When we receive your complaint, we will always try to resolve it as quickly as we can.

If you phone and we can't resolve your complaint on the spot, then we will tell you what action we are going to take after we have spoken to you. We will let you know when a response will be given and who will be calling you back. This will always be within 24 hours of your phone call or visit.

If your complaint is in writing, we will acknowledge your letter within 3 working days of receipt, so you know we have received it. We will then write again when we have looked into the matter for you and will ensure that our reply fully addresses all the concerns you raised.

Sometimes, a complaint will require more detailed and this may mean we cannot respond fully as quickly as we would like. If so, we will keep you informed so you know what is happening.

**If you are not happy with our initial response, let us know why, and we will re-consider your case again.**

### Financial Ombudsman Service

With certain types of complaint, if you are not happy with the way we have dealt with your concerns, then you have the right to refer to the Financial Ombudsman Service – a body which is completely independent. We will tell you in writing if this applies to you. Please note that you can only ask the Ombudsman to consider your complaint after you have given us a chance to put things right. Please see overleaf for details of how to contact the Ombudsman.

## How to contact the Financial Ombudsman Service

the address is Financial Ombudsman Service (FOS)  
South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR

the phone numbers are 08000 234 567 (free if phoning from a land line)  
0300 123 9 123 (free for mobile-phone users who pay a  
monthly charge for calls to numbers starting 01 or 02)  
+44 20 7964 1000 (for calls from outside the UK)

the fax number is 020 7964 1001

e-mail [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Or visit the website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)