



**Bank-Smart Complaints Procedure**

**Our commitment to you**

At Bank-Smart we are committed to providing you with a quality service and aim to deal with your claim as quickly and as efficiently as possible.

If for any reason you are not entirely satisfied with any aspect of our service, we want you to let us know as soon as possible. We will make the relevant enquires to put matters right and where applicable we will update our processes to prevent the problem from occurring again.

**Raising your concerns with us**

**Step 1 - Client Support**

- a) As an online company, we work hard to provide you with helpful client support online and by post, which enables us to respond quickly and efficiently to your concerns, no matter how complex your situation. If you have any queries regarding your claims, or our service, please firstly contact our support team. They can be contacted at:

<a href="mailto:support@bank-smart.co.uk">support@bank-smart.co.uk</a>	OR	Bank-Smart Support Team First Floor, Building A Green Court Truro Business Park TR4 9LF	OR	0800 773 4344
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- b) We aim to respond to every query within 5 working days of receipt and we are confident that the majority of your queries can be resolved at this stage.

**Step 2 - Register a complaint**

- a) In the event that you are not entirely satisfied with our Support Team's response, you will be asked if you wish to register a formal complaint.

To register a complaint, you must contact our Complaints Team via email, post or leave a voicemail on our free phone number to arrange a call back:

<a href="mailto:complaints@bank-smart.co.uk">complaints@bank-smart.co.uk</a>	OR	Bank-Smart Service Quality First Floor, Building A Green Court Truro Business Park TR4 9LF	OR	0800 773 4344
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- b) Your complaint will be acknowledged in writing within 5 working days of receipt by a member of our Complaints Handling Team and we will ensure that your complaint is dealt with by a member of the team that has not been directly involved in the matter you are complaining about. Every member of our Complaints Handling Team has the authority to investigate and settle your complaint.





- c) A member of our Complaints Handling Team will investigate the matter you have raised and you will be issued with a final response which adequately addresses your complaint within 4 weeks of receipt. If we are unable to provide you with a full response in this time, we will let you know the reasons for the delay and provide you with a final response within 8 weeks of receipt of the original complaint. In either case we will inform you of your rights to refer the matter to the Financial Ombudsman Service if you are dissatisfied.
- d) 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.

### **Step 3 - Referral to the Financial Ombudsman Service**

- a) Obviously, we always want to resolve any concerns you raise with us internally where possible. However, where you are not satisfied with our final response, or if eight weeks have passed since you first submitted your complaint, you have the right to refer the complaint to the Financial Ombudsman Service.

The Financial Ombudsman Service can investigate complaints up to six years from the date of the problem happening or within three years of when you found out about the problem. If you wish to refer your complaint to the Financial Ombudsman Service this should be done within six months of the date of our final response to your complaint.

Visit [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Call 0800 023 4567 between 8am to 8pm Monday to Friday, and from 9am to 1pm on Saturdays.

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

The Financial Ombudsman Service  
Exchange Tower  
London E14 9SR

- b) The Financial Ombudsman Service can review the details of the complaint and make a direction as to the merits of the case. It can also determine the complaint and award redress where appropriate. Appropriate redress will not always involve financial redress.

