

Customer Services

Our complaints procedure

Our commitment to you.

If you have a complaint

We are committed to ensuring that you are completely happy with the products and services we provide. This is why we aim to supply products and services that meet your needs.

We consistently strive to respond to enquiries in a timely, professional and approachable manner and this is why we will always provide:

- Products and services that have been developed to meet your needs;
- Clear and concise information relating to our products and services;
- Highly trained people, committed to ensuring that your enquiries are handled quickly, efficiently and with the utmost respect and level of care;
- Assurance that your concerns will be treated with the utmost urgency to ensure a timely and satisfactory resolution; and
- Assurance that the highest standards will be applied to protect the security and confidentiality of your personal information.

In the event that you need to make a complaint, our commitment is to try to resolve the matter as soon as possible.

In the first instance

Please contact us via:

- Telephone:
0191 505 0033*
- Post:
**Vanquis Bank Savings,
Freepost RSGY-CKJA-BKCS,
PO Box 1279,
Newcastle upon Tyne,
NE99 5BR**
- E-mail:
complaints@vanquissavings.co.uk**

We will endeavour to resolve your concerns quickly. Please provide us with your name, account number, the reason for your concern and as much relevant information as possible to assist us. We will try to resolve your problem within 24 hours.

If you are still not satisfied

If you wish to refer your complaint directly to the Financial Ombudsman Service before we have had an opportunity to consider the matter, it is likely that we will ask the Ombudsman to put the matter on hold and allow us time to review the complaint internally first.

If we are unable to resolve your complaint immediately.

We will:

- Fully investigate your complaint and where possible, issue a written summary resolution within three business days – running from the end of the next business day following receipt of your complaint.

This will include an explanation of how we have resolved the complaint and your right to refer the matter to the Financial Ombudsman Service and whether we have consented to the waiver of any of their jurisdiction rules.

- If we are unable to resolve your complaint by the end of the third business day, we will continue our investigations as promptly as possible and provide you with:
 - a formal acknowledgement of your complaint within five working days;
 - contact details for the department responsible for resolving your complaint; and
 - our commitment to resolving your complaint as quickly as possible and to keep you informed of any developments.

Vanquis falls within the remit of the Financial Ombudsman Service and in the unlikely event that we are unable to resolve your complaint to your full satisfaction or within 8 weeks of receipt, you may be able to refer the matter to the Financial Ombudsman Service:



Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone:

- **0800 023 4567** (calls to this number are now free on mobile phones and landlines)
- **0300 123 9123** (calls to this number cost no more than calls to 01 and 02 numbers)

Further information is available on www.financial-ombudsman.org.uk

Where a complaint is referred to the Financial Ombudsman Service outside of their specified time limits, it is unlikely that Vanquis will agree to waive the applicable rules. However, each request will be considered on the individual circumstances of each complaint.

To encourage the use of on-line dispute resolution (ODR) there is an ODR platform created by the EU Commission which allows consumers to submit their complaint through a central site which will forward the complaint to the right alternative dispute resolution scheme. In this case it would be the Financial Ombudsman Service (FOS).

You can, however, contact the FOS directly as per the contact details above. For more information about ODR please visit ec.europa.eu/odr

Call:

0191 505 0033*

Lines are open between 9am to 6pm Monday to Friday (excluding UK bank holidays)

Email us:

customerservice@vanquissavings.co.uk**

Write to us:

**Vanquis Bank Savings,
Freepost RSGY-CKJA-BKCS,
PO Box 1279,
Newcastle upon Tyne,
NE99 5BR**

Or visit us online at:

www.vanquissavings.co.uk

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* We may monitor and record telephone calls for training and security purposes. 01 and 03 numbers. Calls to 01 and 03 numbers from UK landlines and mobiles are normally included in free plan minutes if available; otherwise calls to 03 numbers cost the same as calls to 01/02 prefix numbers. 0800 or 0808 numbers. Calls to 0800 or 0808 numbers are free from consumers' mobiles and landlines.

** We will respond to emails within 2 business days.