

Complaints

Overview

Fluro is committed to the highest standards of customer service; however, there may be occasions when our customer service does not meet your expectations. We understand that things don't always go to plan, and there may be times when we don't live up to your expectations. If this happens, we want you to tell us. We'll do our very best to put things right as quickly as possible and to your satisfaction.

We hope to resolve issues as soon as we know about them. However, if you feel we haven't achieved this, we have clear and simple procedures in place to make sure we handle your case fairly, sensitively, and in line with requirements set by the Financial Conduct Authority. We will also make sure that we work to fix the root cause of problems, so they do not occur again.

Complaints procedure

We will fully investigate every complaint about our financial services. Even if your complaint relates to a particular policy decision and we are not necessarily able to change things, we will explain it to you.

We want to resolve your complaint straightaway and, in the majority of cases, the first person you speak to will usually be able to resolve things for you, after which you will receive a letter confirming the resolution of your complaint. If we've not been able to do that by the end of the third business day from receiving your complaint, we'll write to you to acknowledge your complaint and tell you who is dealing with it.

We will then keep you up to date while we are investigating your complaint, until we provide you with a formal resolution letter, as part of our procedure. In most cases reaching this stage, we will be able to resolve your complaint within six weeks of receiving it.

In exceptional circumstances, particularly where your complaint is complex, it may take over eight weeks to resolve matters for you. We will write to you to let you know when you may be able to contact the Financial Ombudsman Service (FOS) to review your complaint.

If you're unhappy with our final response to your complaint, you can ask the Ombudsman for an independent review. See the section below for further details on the FOS.

Contact information

You can make a complaint to Fluro by telephone, email or letter.

Where possible, please make your complaint by emailing **complaints@fluro.co.uk**.

If you wish to send a letter, then the following address should be used:

Fluro
35-41 Folgate Street
London
E1 6BX

If you wish to make a complaint by phone or wish to discuss an existing complaint, please call our customer service team on **020 7096 8512**.

The information we generally require to process a complaint is:

- Your contact details, including any daytime phone numbers
- Your membership number
- The nature of your complaint
- Any names of Fluro employees or dates that are relevant
- Any losses you suffered
- What you would like Fluro to do to put things right

Telephone calls will be recorded for security purposes under our quality control procedures.

The Financial Ombudsman

We are committed to resolving your complaint to your satisfaction and hope that together we can reach an agreement. The Financial Ombudsman Service exists to help resolve complaints and disputes as an impartial adjudicator, within the existing law. The Bank has agreed to accept the awards and impartial decisions made by the Financial Ombudsman.

As mentioned in our complaints procedure, if you're unhappy with our final response to your complaint, you can ask the Ombudsman for an independent review. The Ombudsman offers a free independent service, but before they look at your complaint, they will ask you to give us the opportunity to put things right for you.

Here's how to contact the Financial Ombudsman:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Telephone
0800 0234 567 or **0300 1239 123**

Email
complaint.info@financial-ombudsman.org.uk

Website
www.financial-ombudsman.org.uk