

## The Financial Ombudsman Service

The Financial Ombudsman Service is a free service available to consumers for the impartial resolution of complaints. You may contact them at any stage of your complaint. There are a few instances when they won't be able to assist you, so they'll confirm if your complaint is eligible when you contact them.

Their contact details are:  
Financial Ombudsman Service  
Exchange Tower,  
London E14 9SR

**Telephone:** 0800 023 4567

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

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

We sincerely hope that matters will not reach this stage, but if they do, we agree to fully co-operate with any investigation.

If your complaint is reviewed by the Financial Ombudsman Service, we'll be bound by their decision, if you accept it.

Following our Internal Complaints Procedure and seeking a review from the Financial Ombudsman Service does not affect your right to take legal action.

You can also register a complaint with the European Union's Online Dispute Resolution platform (ODR). Their website is <http://ec.europa.eu/consumers/odr/>. The ODR will simply pass your complaint to the Financial Ombudsman Service.



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# CAR INSURANCE

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## Complaints leaflet

John Lewis  
FINANCE

# COMPLAINTS PROCEDURE

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It's always our intention to provide a first-class service to our customers. However, we do appreciate that occasionally things go wrong.

We take complaints seriously and we aim to deal with them fairly and promptly. We also use complaints to identify improvements to the service that we offer.

This leaflet confirms how our Internal Complaints Procedure works. If you feel you've got cause for complaint, you can contact us in writing, by telephone or by email.

## How to complain

If you're not satisfied with the service provided, please tell us so that we can do our best to resolve the problem.

Please contact us quoting your policy or claim number.

You can contact us in the following ways:

**Call:**

0330 024 0617

**Email:**

customer.relations@car.johnlewisfinance.com

**Write to:**

Customer Relations Team  
John Lewis Finance  
A&B Mills  
Dean Clough  
Halifax  
HX3 5AX

## What we'll do

If we're able to resolve your complaint within three business days, we'll send you a Summary Resolution Letter confirming that your complaint has been fully resolved.

### Acknowledgement of your complaint

If we're unable to resolve your complaint within three days of receipt, or if further investigation is needed, we'll acknowledge your complaint in writing. We'll then keep you updated on the progress we make.

### Providing you with our final response

Once we've completed our investigations, we'll write to you with our decision explaining the reason(s) for it. This will conclude our Internal Complaints Procedure.

We'll make every effort to provide you with our final response within eight weeks from the date we receive your complaint. If we're unable to, we'll explain why and let you know when we expect to provide you with this.

If you're unhappy with our final response or we've been unable to provide you with this within eight weeks of receiving your complaint, you may be entitled to refer your complaint to the Financial Ombudsman Service. Any referrals must be made within six months of receiving our final response letter.

You can contact the Financial Ombudsman Service at any stage of your complaint for free and impartial advice. See overleaf for more information about the Financial Ombudsman Service and their contact details.