

Definition of a complaint:

*Any oral or written expression of dissatisfaction, whether justified or not, from, or on behalf of, a person about the provision of, or failure to provide, a financial service or redress determination, which:*

- *Alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience; and*
- *Relates to an activity of a person/firm that is connected to marketing or providing financial services or products or claims management services, which comes under the jurisdiction of the Financial Ombudsman Service (FOS)*

Handling Process:

Upon receipt of a complaint, we will immediately notify STG and once this happens STG will promptly acknowledge your complaint and try to resolve it at that stage. Where this is not practicable, they will write to you within 5 working days informing you of whether further investigation is necessary.

If the complaint has not been resolved within 4 weeks of receipt, they will write to you with an update.

Following STG's investigation and response to you, if you are not satisfied with the outcome or if STG do not complete their investigation within 8 weeks, you may be eligible to contact the Financial Ombudsman Services (FOS). If this is the case then details of how to contact the FOS will be provided as part of STG's response. If you are eligible to refer your complaint to the FOS then this must be done within 6 months of the date of STG's final response letter.