



OneFamily Complaint Handling Procedures

Caring for our customers

We view a complaint as an opportunity to identify how we can improve the service we provide to our customers. If on any occasion we fall below the standard you expect, please let us know and we'll investigate your concerns quickly and thoroughly.

What you should do if something goes wrong?

We understand that things go wrong sometimes. If this happens, please let us know by contacting us as below:

OneFamily
16-17 West Street
Brighton
BN1 2RL
Phone: 0800 915 3033*
Email: customerservices@onefamily.com

*Calls may be recorded and monitored for compliance and training purposes.

What timescales do we work to?

We aim to resolve most complaints as soon as possible. If we can't resolve your complaint within 5 working days we'll send you an acknowledgement letter, including copy of our Complaint Handling Procedure.

No later than 4 weeks after receipt of your complaint, we'll either send you our final response or explain why we can't resolve the complaint yet. We'll also let you know when you'll be contacted again. When the investigation of your complaint has been completed we'll write to you with the outcome. The letter will also explain the timescale within which you can refer the matter to the Financial Ombudsman Service.

In the unlikely event that we've not sent you a final response by the end of 8 weeks, we'll write to explain the reason for this delay and tell you when we expect to provide you with a final response. If, after receiving this letter, you're unhappy with the delay, you can refer the matter to the Financial Ombudsman Service within 6 months. We'll also remind you about these rights at this stage.

If you're not satisfied with our final response, you may then refer your complaint to the Financial Ombudsman Service. You must do this within 6 months of our final response. A leaflet explaining the role of the Financial Ombudsman Service is available by calling one of our UK-based team on 0800 915 3033, or you may refer to their website: financial-ombudsman.org.uk.

Additional notes

When a third party is involved, e.g., one of our partners, then we'll forward all or part of the details that relate to them to deal with and we'll deal with any parts that relate to us. We'll then confirm the complaint has been referred and provide a contact address and phone number for you.

There is a central European 'portal' which can redirect a complaint to the appropriate industry Ombudsman (e.g. Financial Ombudsman Service). This is aimed at helping EU residents who purchased a product online from a provider based in another EU country. It is always best to contact the product provider first but for further information go to <http://ec.europa.eu/consumers/odr/>

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