

What to do if you have a complaint:

Should you have cause to complain and you are not satisfied with our response to your complaint, you may be able to refer it to The Financial Ombudsman Service, which can be contacted as follows:

The Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

[Http://www.financialombusman.org.uk](http://www.financialombusman.org.uk)