

COMPLAINT PROCEDURE

We do all we can to get things right, all the time.

We have very high standards and do everything we can to ensure that all our customers get the best possible service. However we are the first to admit that sometimes we make mistakes. Therefore, if you have a complaint, please get in touch.

HOW TO MAKE A COMPLAINT

- **By telephone** - You should call the telephone number **0330 333 9100**. It is helpful if you have any account numbers/policy numbers and any relevant policy paperwork to hand when calling our Customer Service Agents.
- **By email** - Please use customerexperience@bravobenefits.co.uk
- **By letter** - Please write to **Customer Relations Unit, Bravo Benefits Ltd, Office 4, Swan Park Business Centre, Kettlebrook Road, Tamworth, Staffs B77 1AG**. It is helpful if you give us as much relevant information as possible.

HOW YOUR COMPLAINT IS DEALT WITH

We have a defined process for dealing with your complaint but even in the best organisations, mistakes can occasionally happen or expectations may not always be met. It is only when our customers take the trouble to tell us about them that we can try and put things right and make improvements for the future.

We'll always be impartial, admit if we've done something wrong and do all we can to make things right. Where applicable we'll adhere to the guidelines of our regulators, the Financial Conduct Authority, and to the principles of Treating Customers Fairly.

Who will deal with my complaint?

One of our customer service agents will aim to resolve any concerns raised to your satisfaction. If they cannot resolve the matter, a Customer Services Specialist will take over and they will personally deal with this for you.

How long will it take for my complaint to be dealt with?

We always try to reach an agreeable solution as quickly as possible with our aim to have your complaint resolved within 5 business days. Business days are Monday to Friday excluding Bank Holidays. Where practical we will call you to resolve the problem immediately.

What will happen if it takes longer than 5 days to deal with my complaint?

Some complaints are more complex than others and may take some time to investigate. So it may not be possible to resolve your complaint within 5 business days.

If this is the case we will write to you to let you know that we have received your complaint and that we are dealing with it.

When will I hear from you again?

Where we have to collate and analyse information from many sources it may take longer to deal with your complaint. We will update you on our progress 4 weeks after receiving your complaint.

In the unlikely event of us not having resolved your complaint within 8 weeks of us receiving it, then for certain types* of complaints, you have the right to refer to the Financial Ombudsman Service. Full details of your rights will be sent to you after 8 weeks.

Once we have fully investigated your complaint we will write to you with our final response.

What can I do if I am not satisfied with your response?

We will always try to reach an agreeable solution with you but appreciate that there may be occasions when this is not possible.

In these circumstances you may have the right to approach an independent complaints authority. In some cases it will be the Financial Ombudsman Service.

THE FINANCIAL OMBUDSMAN SERVICE

The Financial Conduct Authority is our regulator and the Financial Ombudsman Service considers certain types* of complaints. If you remain dissatisfied and have no further information to bring to our attention, you can refer your complaint to them. This must be done within 6 months of the date of our final response letter as after 6 months the FOS will only consider your case in exceptional circumstance.

The Financial Ombudsman Service can be contacted as follows:

Address: Exchange Tower, London, E14 9SR

Telephone: 08000 234 567

Register a complaint: <https://www.financial-ombudsman.org.uk/make-complaint>

Website: www.financial-ombudsman.org.uk

If you decide to approach an independent complaints authority, your legal rights will not be affected if you subsequently decide not to accept their findings.

* More details of the types of complaints the Financial Ombudsman Service will not consider are given on their website.

QUESTIONS OR QUERIES ABOUT THIS POLICY

If you have a general query about this complaints policy, you should speak to the following person.

Address: Operations Director
Bravo Benefits Limited
Office 4
Swan Park Business Centre
Kettlebrook Road
Tamworth
Staffordshire
B77 1AG

Phone: 0330 333 9100

Email: customerexperience@bravobenefits.co.uk