

# YOUR GUIDE TO **MAKING A COMPLAINT**



**Here's what to do if you need to make a complaint about Saga Services Limited.**

# SAGA

Experience is everything



## OUR COMMITMENT TO YOU

We want all our customers to be completely satisfied with our products and service. If we've failed to live up to your expectation or disappointed you in any way, we want to know about it. We take complaints very seriously, so we have a strict process so we can respond to, investigate and address your concerns.

We follow the Financial Conduct Authority (FCA) guidelines when it comes to dealing with complaints. This means you can be confident that your complaint will be handled promptly, efficiently and fairly.

You can make your complaint by phone, at our website or in writing – all are treated equally. Here's how to contact us:

### **Customer Relations Department**

Saga Services Limited  
PO Box 253  
Seaham DO  
SR7 1BN

Phone: **0800 092 3700**

Fax: 01303 771347

Email: [services.customer-relations@saga.co.uk](mailto:services.customer-relations@saga.co.uk)

Website: [saga.co.uk/making-a-complaint](http://saga.co.uk/making-a-complaint)

### **Complaints about claims**

Your policy book has a section about how to make a complaint about a claim.



## HOW WE DEAL WITH YOUR COMPLAINT

Within five working days of us receiving your complaint, you'll either have a full response or an acknowledgment that we're looking into the matter, along with the contact details of the person managing your complaint. Some complaints are quicker and easier to resolve than others that might need further investigation. No matter how complex the complaint, it will be handled by an experienced member of staff who would have had no previous involvement in the events leading to your complaint, so they are completely impartial.

According to the FCA guidelines, we aim to resolve your complaint as soon as possible. If we've not been able to do so after eight weeks, we'll explain in writing the reason for this and when you can expect a final response.

Our final response will tell you about our investigation into your complaint and details of how we propose to address it. If, while we are dealing with your complaint, you would like to discuss the matter or give us more information, please contact us.

When we send you our final response we'll also include a '**Your Complaint and the Ombudsman**' leaflet. This leaflet explains what to do if you're unhappy with our reply, or with waiting longer than eight weeks to get it, and you wish to take your complaint to the Financial Ombudsman Service.

# THE FINANCIAL OMBUDSMAN

The Ombudsman will always ask if you've come to us with your complaint first before they step in, so do let us know of your concerns before going to them.

The address for the Financial Ombudsman Service is:

## **Financial Ombudsman Service**

Exchange Tower  
Harbour Exchange Square  
London E14 9SR

Telephone **0300 123 9123**  
or **0800 023 4567**

Please ask us if you'd like a leaflet about the Financial Ombudsman Service.

**We cannot stress enough how seriously we take your complaints.** Whether large or small, they're all important to us. Getting complaints addressed, understood and dealt with fairly is one of our highest priorities. Doing this helps us make things better for all our customers.