

When we send you our final response we will include a leaflet entitled 'Your Complaint and the Ombudsman'. This details the procedure you need to follow if you are unhappy with our final proposed solution, or you are unhappy with waiting longer than eight weeks to receive our final response, and you wish to take your complaint to the Financial Ombudsman Service.

The Financial Ombudsman

You should always give us the opportunity to resolve any complaint you wish to make about our products and services before you approach the Ombudsman.

The address for the Financial Ombudsman Service is Exchange Tower, Harbour Exchange Square, London E14 9SR, telephone number 0300 123 9123 or 0800 023 4567.

We can provide you with their leaflet outlining their service if you ask us for a copy.

We would like to reiterate that Saga takes all complaints extremely seriously. We will strive to ensure that they are dealt with in a fair and equitable manner and that a satisfactory conclusion is reached.

Your guide to making a complaint

This guide outlines the procedure Saga will follow if you decide to make a complaint about Saga Services Limited.

Our commitment to you

At Saga, we strive to ensure that our customers are treated fairly. If you are dissatisfied with a service or a product we have provided, we take your concerns very seriously. It is therefore important to us that our process for handling your concerns is clear and transparent and that you are kept fully aware of how your complaint is progressing.

The Financial Conduct Authority (FCA) stipulates certain criteria in the handling of complaints with which we have to comply. These are designed to ensure that complaints are handled fairly, consistently and in a prompt, effective manner.

You can complain to us by letter, e-mail, fax or verbally, and we will treat your complaint in the same manner regardless of how we receive it. Any complaints regarding products or services should be sent to:

Customer Relations Department
Saga Services Limited
Middelburg Square
Folkestone
Kent CT20 1AZ.

Alternatively please telephone: 0800 092 3700
Fax: 01303 771347
e-mail: services.customer-relations@saga.co.uk

Any complaints regarding claims should be referred to the underwriter for that product. Details of this can be found in your policy documents.

How we will deal with your complaint

Once we have received your complaint, we will either respond fully or, if this is not possible, we will acknowledge its receipt within five business days. We will give you details of who is handling your complaint, should you wish to contact us regarding its progress. Some complaints can be resolved easily, within a few days, but others are more complicated and require extensive investigation to ensure that whatever we propose is fair and consistent. Your complaint will be handled by an experienced member of staff who has not been involved previously in the subject matter of your complaint, thus ensuring impartiality.

In line with the guidelines set by the FCA, we will strive to resolve your complaint at the earliest possible stage. If we have not resolved your complaint after eight weeks, we will write to you stating why we are still not in a position to make a final response and indicating to you when we expect to be able to provide you with one.

Our final response will outline the investigation that we have carried out into your complaint, and details of how we propose to address it. If, while we are dealing with your complaint, you decide you would like to discuss the matter or bring other information to our attention, please contact us. It will help us to know all the relevant facts in order to reach a fair conclusion.