

COMPLAINTS

This leaflet explains our approach to dealing with your complaint. It also explains how we will keep you informed of our progress and what you can do if you remain unhappy with the outcome or our final written response to your complaint.



We will make every effort to resolve your complaint immediately. If this is not possible, we will acknowledge receipt of your complaint in writing, within five working days. If we need more time to investigate, we will keep you informed of our progress by sending another letter within four weeks. Once we've responded to your complaint and if you are dissatisfied with the response, or it takes us longer than eight weeks to resolve the matter, you may refer your case to the Financial Ombudsman Service.



Complaining to the Financial Ombudsman Service will not affect your legal rights. We will not close your account, or threaten to do so, as a response to a valid complaint you have made.

FINANCIAL OMBUDSMAN SERVICE



If, after you have received our final response letter, you are not happy with the way in which your complaint has been handled or if you are dissatisfied with the outcome, you have the right to refer your complaint to the Financial Ombudsman Service, an independent arbitration service. You can contact the Financial Ombudsman Service within six months from the date of our final response letter to you.

CURRENT ACCOUNT/PREMIUM CURRENT ACCOUNT/MONTHLY SAVER



To register your complaint with us, you may contact us in one of the following ways:

	0345 900 0900
	Customer Services team, M&S Bank, Kings Meadow, Chester CH99 9FB


If your complaint relates to the M&S Premium Current Account travel insurance policy, you need to contact:


	0800 015 0980
	Customer Care team, M&S Premium Current Account travel insurance, AXA Insurance, PO Box 147, Ipswich, Suffolk IP1 2AN

If your complaint relates to a claim under the M&S Premium Current Account travel insurance policy, you need to contact:


	0345 835 3764
	M&S Premium Current Account travel insurance claims, AXA Insurance, Civic Drive, Ipswich, Suffolk IP1 2AN

Consumer helplines


	0800 023 4 567 Calls to this number are free on mobile phones and landlines.
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	0300 123 9 123 Calls to this number cost no more than calls to 01 and 02 numbers.
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These numbers may not be available from outside the UK so please dial **+44 20 7964 0500** if calling from abroad.

	Open Monday to Friday 8am-8pm, Saturday 9am-1pm.
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You can also text them on **07860 027 586** and they'll call you back.

	Financial Ombudsman Service, Exchange Tower, London E14 9SR
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	complaint.info@financial-ombudsman.org.uk
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	financial-ombudsman.org.uk
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Alternative dispute resolution (ADR) can take place in various ways, including face-to-face, by telephone, in writing or online. To encourage use of online dispute resolution (ODR) there is an ODR platform created by the EU Commission which allows consumers to submit their complaint through a central site which will forward the complaint to the right ADR scheme. In relation to an agreement with us, this is the Financial Ombudsman Service and you can also contact them directly as per the above contact details. For more information about ODR please visit <http://ec.europa.eu/odr>

PREMIUM CLUB

If your complaint is about how Premium Club was sold to you, you may contact us in one of the following ways:

	0345 900 0900
	Customer Services team, M&S Bank, Kings Meadow, Chester, CH99 9FB

If your complaint relates to the Premium Club travel insurance policy or medical screening, you need to contact:



	0800 023 4580
	Customer Care team, M&S Premium Club travel insurance, AXA Insurance, PO Box 147, Ipswich, IP1 2AN

If your complaint relates to a claim under the Premium Club travel insurance policy, you need to contact:



	0330 024 8093
	M&S Premium Club travel insurance claims, AXA Insurance, Civic Drive, Ipswich, Suffolk, IP1 2AN

PAYMENT PROTECTION INSURANCE

If you have a complaint about the way in which your policy was sold to you, you should contact:


	0345 900 0900
	PPI team, M&S Bank, Kings Meadow, Chester CH99 9FB

If you have a complaint about the policy, its administration or a claim, you may contact us in one of the following ways:

	0800 363 454
	Creditor Insurance team, M&S Bank, Kings Meadow, Chester CH99 9FB


You also have the option of contacting the underwriter of the policy:

For M&S Credit Card, Budgetcard, Chargecard and Personal Reserve payment protection insurance:

	Chief Executive, Aviva, PO Box 78, Surrey Street, Norwich NR1 3NS
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For M&S Personal Loan and Car Buying Plan payment protection insurance:

For life cover and sickness and accident cover (sickness and accident where the term of your loan agreement is 60 months or more) please write to:

	Chief Executive, Aviva, PO Box 78, Surrey Street, Norwich NR1 3NS
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CREDIT CARD/BUDGETCARD/ CAR BUYING PLAN/CHARGE CARD/ EVERYDAY SAVINGS ACCOUNT/ PERSONAL LOAN/PERSONAL RESERVE

To register your complaint with us, you may contact us in one of the following ways:

	0345 900 0900
	Customer Services team, M&S Bank, Kings Meadow, Chester, CH99 9FB



TRAVEL MONEY

To register your complaint with us, you may contact us in one of the following ways:



	0800 363 484
	Customer Services team, M&S Bank, Kings Meadow, Chester, CH99 9FB

CARD SAFE

If your complaint is about how your policy was sold to you, you may contact us in one of the following ways:



	0345 600 5787
	Customer Services team, M&S Bank, Kings Meadow, Chester, CH99 9FB

However, if your complaint is regarding the administration of your policy or a claim, you need to contact:

	0344 848 5284
	Complaints Manager, M&S Card Safe, CPP Ltd, Holgate Park, York YO26 4GA

CAR INSURANCE



To register your complaint with us, you may contact us in one of the following ways:

	0344 858 6877
	Customer Relations Manager at M&S Car Insurance, Fusion House, Bretton Way, Peterborough PE3 8BG

Please provide your policy number or claim number in any correspondence.

HOME INSURANCE



If your complaint is about your home insurance policy, you may contact us in one of the following ways:

	0800 121 4070
	Head of Customer Care, M&S Home Insurance, Civic Drive, Ipswich IP1 2AN

If your complaint is about a claim please contact whoever is dealing with your claim. Please provide your policy number or claim number in any correspondence.

PET INSURANCE

To register your complaint with us, you may contact us in one of the following ways:

	0800 980 8740
	M&S Pet Insurance, Customer Relations Team, PO Box 2075, Livingston, EH54 0EP

Please provide your policy number or claim number in any correspondence.



Please call 0345 900 0900 if you would like to receive this information in an alternative format such as large print, Braille or audio.

Calls may be recorded for security, training and monitoring purposes. 03 numbers are charged at the same rate as a standard 01 or 02 landline number, even when calling from a mobile. Calls to 03 numbers will normally be part of any inclusive minutes provided with phone packages. You should check this with your service provider. 0844 numbers cost 5p a minute from a BT landline. Different rates may apply to callers from non-BT networks and mobile phones may be significantly higher. The actual cost you are charged will depend on your service provider. You should check with them if you have any questions.

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TRAVEL INSURANCE


If your complaint is about your travel insurance policy, you may contact us in one of the following ways:

	0800 068 3918
	Head of Customer Care, M&S Travel Insurance, Civic Drive, Ipswich, IP1 2AN

If your complaint is about a claim please contact whoever is dealing with your claim. Please provide your policy number or claim number in any correspondence.

CASH ISA/FIXED RATE SAVINGS/ INVESTMENTS

To register your complaint with us, you may contact us in one of the following ways:

	0808 002 2222
	Savings and Investments team, M&S Bank, Kings Meadow, Chester CH99 9UT

Please provide your policy number or claim number in any correspondence.