

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 your complaint is about a payment service, we aim to provide you with our final response within 15 calendar days following receipt. If there are exceptional circumstances beyond our control we will take a maximum of 35 calendar days. If your complaint is not about a payment service, we will provide a final response within eight weeks and if we think we will take longer, we will let you know. You may be able to refer your complaint to the Financial Ombudsman Service before you receive our final response, we will let you know if this applies to you.

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.

Consumer helplines

0800 023 4 567

Calls to this number are free on mobile phones and landlines.

0300 123 9 123

Calls to this number cost no more than calls to 01 and 02 numbers.

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.

You can also text them on 07860 027 586 and they'll call you back.

Address: Financial Ombudsman Service, Exchange Tower, London E14 9SR

Email: complaint.info@financial-ombudsman.org.uk

Website: financial-ombudsman.org.uk

M&S Club Rewards

If your complaint is about how M&S Club Rewards (formerly called Premium Club) was sold to you, you may contact us in one of the following ways:

- telephone: 0345 900 0900
- or write to: M&S Bank, PO Box 325, Wymondham, NR18 8GW

If your complaint relates to the cover provided under the M&S Club Rewards travel insurance policy, you need to contact:

- telephone: 0800 051 2616
- or write to: Customer Care team, M&S Club Rewards travel insurance, PO Box 7463, Perth, PH2 0YX

If your complaint relates to a claim or medical screening under the M&S Club Rewards travel insurance policy, you need to contact:

- telephone: 0800 056 5913
- or write to: M&S Club Rewards travel insurance claims, PO Box 432, Chichester, West Sussex, PO18 8WP

Travel money

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

- telephone: 0345 900 0900
- or write to: M&S Bank, PO Box 325, Wymondham, NR18 8GW

Credit Card/Sparks Pay/Budgetcard/Car Buying Plan/Chargecard/ Personal Loan/Personal Reserve

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

- telephone: 0345 900 0900
- or write to: M&S Bank, PO Box 325, Wymondham, NR18 8GW

Car insurance

If your complaint is about your car insurance policy, please make contact in one of the following ways:

- telephone: 0344 412 2157
- or write to: M&S Car Insurance, Fusion House, Katharine Way, Bretton, 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, please make contact in one of the following ways:

- telephone: 0800 051 4011
- or write to: M&S Home Insurance, PO Box 7463, Perth, PH2 0YX

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

Pet insurance

If your complaint is about your pet insurance policy, please make contact in one of the following ways:

- email: mandspet@uk.rsagroup.com
- or write to: M&S Pet Insurance, Customer Relations Team, PO Box 255, Wymondham, NR18 8DP.

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

Travel insurance

If your complaint is about your travel insurance policy, please make contact in one of the following ways:

- telephone: 0800 056 3394
- or write to: M&S Travel Insurance Customer Care Team, Customer Service Centre, PO Box 7463, Perth, PH2 0YZ

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

Cash ISA/Fixed Rate Savings/Investments/Everyday Savings Account

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

- telephone: 0345 900 0900
- or write to: M&S Bank, PO Box 325, Wymondham, NR18 8GW

Accessibility

At M&S Bank we understand that everyone has different needs. Whether you're dealing with a life event, want information sent to you in a certain format, such as large print, braille or audio, or if you have any health and accessibility needs, we're here to help.

Let us know how we can support you.

Visit marksandspencer.com/accessibility, use our 'Chat with us' service or call us on 0345 900 0900.

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