
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 8 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.



Financial Ombudsman Service, Exchange
Tower, London E14 9SR



complaint.info@financial-ombudsman.org.uk



financial-ombudsman.org.uk

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>

M&S Current Account/M&S Premium Current Account/M&S Monthly Saver

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



0345 900 0900



M&S Bank, PO Box 10565, 51 Saffron Road,
Wigston, LE18 9FT

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



0800 051 2616



Customer Care team, M&S Premium
Current Account travel insurance,
PO Box 7463, Perth, PH2 0YX

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

For an incident which occurred before 23 November 2017



0345 835 3764



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

For an incident which occurred on or after 23 November 2017





0800 056 5913




M&S Premium Current Account travel
insurance claims, PO Box 432, Chichester,
West Sussex, PO18 8WP

M&S Premium Club

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



	0345 900 0900
	M&S Bank, PO Box 10565, 51 Saffron Road, Wigston, LE18 9FT

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



	0800 051 2616
	Customer Care team, M&S Premium Club travel insurance, PO Box 7463, Perth, PH2 0YX

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

For an incident which occurred before 23 November 2017



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

For an incident which occurred on or after 23 November 2017

	0800 056 5913
	M&S Premium Club 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:



	0345 900 0900
	M&S Bank, PO Box 10565, 51 Saffron Road, Wigston, LE18 9FT

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, M&S Bank, PO Box 3843, Kings Meadow, Chester, CH1 9EY

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
	M&S Bank, PO Box 10565, 51 Saffron Road, Wigston, LE18 9FT

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/Chargecard/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
	M&S Bank, PO Box 10565, 51 Saffron Road, Wigston, LE18 9FT



M&S Bank Mortgages

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



	0345 002 1127
	M&S Bank, PO Box 12, Skipton, BD23 2HL

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
	M&S Bank, PO Box 10565, 51 Saffron Road, Wigston, LE18 9FT

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 4CA

Car insurance





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

	0344 858 6877
	Customer Relations Manager, 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:

If your policy number begins with 830	
	0800 121 4070
	Head of Customer Care, M&S Home Insurance, Civic Drive, Ipswich IP1 2AN
If your policy number begins with MHO	
	0800 015 7760
	M&S Home Insurance, PO Box 7463, Perth, PH2 0YX



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.

Calls may be recorded for security, training and monitoring purposes.

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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.

Travel insurance


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

If your policy number begins with 820	
	0800 068 3918
	Head of Customer Care, M&S Travel Insurance, Civic Drive, Ipswich, IP1 2AN
If your policy number begins with MTV	
	0800 056 3394
	M&S Travel Insurance Customer Care Team, Customer Service Centre, PO Box 7463, Perth, PH2 0YZ

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
	M&S Bank, PO Box 3849, Kings Meadow, Chester, CH1 9FN

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.