

Useful information if you have a complaint about the operation of your personal account.

If you have a problem with the operation of your personal account. For example, a personal account opened without your consent, or not receiving your statement.

Please let us know if you have a complaint and we'll do our best to put it right straight away. We aim to delight customers with our response to issues where we have got things wrong and we monitor first time resolution in order to ensure that we are delivering the service our customers expect.

Our complaints procedure aims to:

- Help us understand where we have made mistakes and got it wrong, give us an opportunity to put things right, and take action immediately to avoid future complaints.
- Show clearly how a complaint will be dealt with and within what timescales, if a resolution can't be reached there and then.
- Treat customers fairly.

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

You can make a complaint:

- **By emailing us at** customersatisfactionteam@damart.com
- **By logging onto our website at** www.damart.co.uk and clicking on the 'Contact us' link at the bottom of the page.
- **In writing** to: Damart Customer Service team, Bowling Green Mills, Lime Street, Bingley, West Yorkshire, BD97 1AD.
- **By phoning us on** 0330 123 5429.

Where possible, problems or complaints will be dealt with quickly and informally and usually the first time you get in touch with us. If we can't resolve it first time we'll let you know why, and when we'll next be in touch.

If you write to us:

Stages	Timescale
We'll acknowledge & aim to resolve your complaint 'first time' by phone or letter.	Within 7 days of receipt.
If things take a little longer we'll keep you informed of progress.	Every 7 days.
Final resolution	Within a maximum of 8 weeks

If you phone us or email us:

Stages	Timescale
We'll acknowledge & aim to resolve your complaint 'first time'.	By Phone: Immediately. By Email: We'll acknowledge receipt immediately and aim to reply and fully resolve within 24 hours.
If things take a little longer we'll keep you informed of progress.	Every 7 days.
Final resolution	Within a maximum of 8 weeks

If after 8 weeks you're unhappy with our final response, you can contact the Financial Ombudsman Service (FOS) who is an independent arbitration service. In our final response we'll provide you with a Financial Ombudsman Service leaflet and you can refer your complaint to them anytime within the 6 month period following our final response.