

## 1 How and where to complain?

1.1 If you are dissatisfied with our service, we'd like to have the opportunity to hear from you so that we can put it right. You can let us know by contacting us in the following ways:

- ✓ **In writing** - Outline the nature of your complaint and send it to:  
Fire Financial Services Limited,  
Rise London,  
41 Luke Street,  
London,  
EC2A 4DP
  
- ✓ **Online** - email [support@fire.com](mailto:support@fire.com)

## 2 What happens next?

- 2.1 Once you contact us with a formal complaint, we will try to solve the problem immediately.
- 2.2 However, if this isn't possible, we will send you an acknowledgement letter within 5 business days, giving you the name of the person who is dealing with your complaint.
- 2.3 We will attempt to investigate and resolve your complaint with a final decision in writing within 15 business days upon receipt of your complaint.
- 2.4 However, if we need to carry out a detailed investigation, or in exceptional circumstances, where additional time is required, we will send you an update on the progress of your complaint within 15 business days. This update will include the reason for delay and the deadline by which you will receive a final reply.
- 2.5 In these circumstances we will attempt to investigate and resolve a complaint within 35 business days. However, if we don't reach a conclusion within this timeframe, we will inform you of your right to refer the matter to the Financial Services Ombudsman.

## 3 Financial Services Ombudsman

3.1 We will always try to find a satisfactory solution for you. However, if you are not satisfied with the outcome, you may be eligible to take your complaint to the Financial Ombudsman Service. The Financial Ombudsman Service is independent and they deal with complaints which consumers have about financial service providers. It's a free service to you.

3.2 How to contact the Financial Ombudsman Service:

**Phone:** 020 7964 1400 or 080 0023 4567

**Fax:** 020 7964 1001

**Email:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

**Website:** [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

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