

## Complaints Handling: Our Promise to You

---

*We will consider any complaint that you make, by whatever reasonable means it is received.*

*We will try to resolve your complaint to your acknowledged satisfaction, as early as possible and by the end of the third working day.*

### Customer Relations Team

☎ **01202 544444**

*Lines open Mon-Fri 8am-6pm*

*We may record and/or monitor calls for quality assurance, training and a record of our conversation.*

✉ [customer.relations@health-on-line.co.uk](mailto:customer.relations@health-on-line.co.uk)

If, however, your complaint requires further investigation we will:

- formally acknowledge your complaint within 5 working days of receiving it
- provide you with a copy of our complaints handling process
- provide you with a full response at the earliest opportunity and within 8 weeks
- provide you with information about your rights to refer your complaint to the Financial Ombudsman Service (FOS). You can find more information on their website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) or by calling them on 0800 0234567. You are entitled to ask FOS at any stage to review your complaint and they will approach us for consent to do so. As a business we would like to be given the opportunity to investigate your complaint fully first but will consider giving consent for FOS to deal with you direct within the first 8 weeks on a case by case basis.
- If we are unable to issue our final response within 8 weeks of you making your complaint we will write to you to explain that you have the right to refer the matter to (FOS) without our consent being required.

### **We will deal with your complaint fairly, consistently and promptly. We will:**

- research and collate all relevant information
- keep you updated of any requirements and reasons for delays if they occur

### **In our Final Response we will:**

- set out our understanding of your complaint
- explain in plain English the relevant information and circumstances
- give a clear explanation for any delays in resolving your complaint
- draw a conclusion and explain our decision
- pay any redress and take any actions agreed with you
- explain your FOS referral rights (detailed above)

We conduct regular analysis of all complaints received. We consider them to implement appropriate process improvement opportunities brought to light from them.

If the complaint needs to be dealt with by a third party we will pass it promptly on to them and tell you that we have done so and provide you with their contact details.