




# B&CE Complaints Procedure



## Our Commitment

We aim to provide a high quality of service to all our customers. If we do make a mistake or if you are unhappy with our service, we will listen and deal with your complaint fairly and promptly.

## How to Complain

-  Email us via our website at [www.bandce.co.uk/ContactUs/Email](http://www.bandce.co.uk/ContactUs/Email) quoting your Full Name, Date of Birth, National Insurance or Customer Number (*which can be found within our reference in any of our letters*).
-  Call us on **08457 414142** or **01293 586790** (*calls charged at local rates*) between 8.30am and 5.30pm Monday to Friday. If we can't resolve your complaint immediately, we will write to you within five working days to let you know how we intend to look into the matter for you and the timescales.
-  Write to Customer Services Manager, B&CE Benefit Schemes, Manor Royal, Crawley, West Sussex RH10 9QP quoting your Full Name, Date of Birth, National Insurance or Customer Number (*which can be found within our reference in any of our letters*).

## Our Promise

**We aim to resolve your complaint within five working days of receiving your complaint.**

- The person investigating the complaint will have the appropriate skills and knowledge and will not be directly involved in the matter which is the subject of the complaint.
- The person responsible for responding to complaints will have suitable authority to settle complaints or have ready access to someone who has the necessary authority.

**By the end of eight weeks of receiving your complaint, we will either have sent you a final reply or:**

- If we still require more time, we will contact you and explain the reason for the delay and when you can expect a final reply.
- If appropriate, we will offer compensation or other form of redress.
- If we reject your complaint, we will give full reasons for doing so.

## If you remain dissatisfied:

- Depending on your policy (*EasyBuild, RapidCash, Contracted-out Pension Scheme, Compulsory Purchase Annuity, Term Assurance, Personal Accident or Employee Accident Cover from B&CE*) you may refer the complaint to the Financial Ombudsman Service. Details will be sent to you with our final reply.

Financial Ombudsman Service  
South Quay Plaza, 183 Marsh Wall  
London E14 9SR

Telephone: 0300 123 9 123  
[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

- If your complaint is regarding the *Benefits Scheme (Lump Sum Retirement Benefit, Additional Voluntary Contributions or Death Benefits), Accident Benefit Scheme, Employee Life Cover (ELC) from B&CE Scheme or Holiday Pay Scheme*, you can write to us for your complaint to be considered under the Internal Dispute Resolution (IDR) Procedure.