

# 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 at [info@bandce.co.uk](mailto:info@bandce.co.uk) 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 **01293 586790 or 08457 414142** (*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.

✉ Write to 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 5 working days of receiving your complaint.**

- If it is complex or if we require further time to investigate, we will tell you within 5 working days and confirm when we will contact you again which will be within 4 weeks.
- The person investigating the complaint will be of sufficient competence and where appropriate, will not be directly involved in the matter which is the subject of the complaint.
- The person charged with 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 8 weeks of receiving your complaint, we will either have sent you a final reply or:***

- If we still require further time, we will explain the reason for the delay and let you know when you can expect a final reply. For certain types of complaints, you have the right to refer to the Financial Ombudsman Service if you are dissatisfied with the delay.
- If we accept your complaint, we will offer compensation or other form of redress where appropriate.
- If we reject your complaint, we will give full reasons for doing so.

***If you remain dissatisfied:***

▪ You may refer the complaint to the Financial Ombudsman Service depending on the type of your policy (*EasyBuild, RapidCash, Contracted out Pension Scheme, Compulsory Purchase Annuity, Term Assurance & Personal Accident*). You must do this within 6 months of receiving the final reply. Details will be sent to you with our final reply.

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

Telephone: 0845 080 1800  
[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

▪ If your complaint is regarding Occupational Benefits (Retirement Benefit Scheme, Death Benefit) or Accident Benefit you can write to us for your complaint to be considered under the Internal Dispute Resolution (IDR) procedure. If you are unhappy with the way in which your complaint has been dealt with via the IDR procedure you may take your complaint to the Pension Advisory Service (TPAS) and then to the Pensions Ombudsman if you are still unhappy. Full details will be sent to you with our final reply.