

























The FOS will only consider a complaint if You are an eligible complainant and if:

a) We have been given an opportunity to resolve it and

b) We have sent You a final response letter and You have referred Your complaint to the FOS within six (6) months of Our final response letter

or

c) We have not responded to Your complaint with a decision within eight (8) weeks.

## FINANCIAL SERVICES COMPENSATION SCHEME

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if We cannot meet Our obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements is available from the FSCS.

Financial Services Compensation Scheme  
10th Floor  
Beaufort House  
15 St Botolph Street  
London  
EC3A 7QU

Helpline: **+44 (0) 800 678 1100**

Telephone: **+44 (0) 20 7741 4100**

Facsimile: **+44 (0) 20 7741 4101**

Website: **[www.fscs.org.uk](http://www.fscs.org.uk)**

The FSCS opening hours are:

Monday to Friday **8:30am to 5:30pm**  
excluding public holidays.