

# How we can help you

YOUR M&S

**This leaflet explains our approach to dealing with your complaint. It also explains how we will keep you informed of our progress and what you can do if you remain unhappy with the outcome or our final written response to your complaint.**

## Dealing with your complaint

We will make every effort to resolve your complaint immediately. If this is not possible, we will acknowledge receipt of your complaint in writing, within five working days. If we need more time to investigate, we will keep you informed of our progress by sending another letter within four weeks. Your complaint will be dealt with and if you are dissatisfied with our response, or it takes us longer than eight weeks to resolve the matter, you may refer your case to the Financial Ombudsman Service.

Complaining to the Financial Ombudsman Service will not affect your legal rights. We will not close your account, or threaten to do so, as a response to a valid complaint you have made.

## Financial Ombudsman Service (FOS)

If, after you have received our final response letter, you are not happy with the way in which your complaint has been handled or if you are dissatisfied with the outcome, you have the right to refer your complaint to the Financial Ombudsman Service, an independent arbitration service. You can contact the Financial Ombudsman Service within six months from the date of our final response letter to you.

☎ Consumer helplines

0800 023 4567

0300 123 9123 (free for mobile phone users who pay a monthly charge for calls to numbers starting 01 or 02)

open 8am to 6pm Monday to Friday

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

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

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

## Credit Card/Chargecard/Travel Money/Budgetcard/Personal Loan/ Personal Reserve/Car Buying Plan

To register your complaint with us, you may contact us in one of the following ways:

☎ 0845 900 0900

✉ M&S Money, Customer Services department, Kings Meadow, Chester CH99 9FB

## M&S Premium Club

If your complaint is about how M&S Premium Club was sold to you, you may contact us in one of the following ways:

☎ 0845 900 0900

✉ M&S Money, Customer Services department, Kings Meadow, Chester, CH99 9FB

If your complaint relates to the M&S Premium Club Travel Insurance policy or medical screening, you need to contact:

☎ 0800 023 4580

✉ M&S Premium Club Travel Insurance, Customer Care department, AXA Insurance, PO Box 147, Ipswich, IP1 2AN

If your complaint relates to a claim under the M&S Premium Club Travel Insurance policy, you need to contact:

☎ 0845 600 6684

✉ M&S Premium Club Travel Insurance Claims, AXA Insurance, Civic Drive, Ipswich, Suffolk, IP1 2AN

## Card Safe

If your complaint is about how your policy was sold to you, you may contact us in one of the following ways:

☎ 0845 900 0900

✉ M&S Money, Customer Services department, Kings Meadow, Chester CH99 9FB

However, if your complaint is regarding the administration of your policy or a claim, you need to contact:

☎ 0844 848 5284

✉ Complaints Manager, M&S Card Safe, CPP Ltd, Holgate Park, York YO26 4GA

## Payment Protection Insurance

If you have a complaint about the way in which your policy was sold to you, you should contact:

☎ 0845 900 0900

✉ M&S Money, Customer Relations team, Kings Meadow, Chester CH99 9FB

If you have a complaint about the policy, its administration or a claim, in the first instance contact:

☎ 0800 363454

✉ M&S Money, Creditor Insurance department, Kings Meadow, Chester CH99 9FU

If after contacting M&S Money you remain dissatisfied, you can contact:

For M&S Credit Card, Budgetcard, Chargecard and Personal Reserve Payment Protection Insurance:

- Chief Executive, Aviva, PO Box 78, Surrey Street, Norwich NR1 3NS

For M&S Personal Loan and Car Buying Plan Payment Protection Insurance:

- For life cover and accident or sickness cover (accident and sickness where the term of your loan agreement is 60 months or more) please write to:  
Chief Executive, Aviva, PO Box 78, Surrey Street, Norwich NR1 3NS
- For unemployment and accident and sickness cover (accident and sickness where the term of your loan agreement is less than 60 months), please write to:  
Customer Satisfaction Manager, Allianz Schemes, Allianz Insurance plc, Creditor Claims Dept., 500 Avebury Boulevard, Milton Keynes MK9 2XZ

☎ 01483 218119 Fax: 01483 529358

✉ [schemescsm@allianz.co.uk](mailto:schemescsm@allianz.co.uk)

## Home Insurance

If your complaint is about your home insurance policy, you may contact us in one of the following ways:

☎ 0800 121 4078

✉ Customer Care department, M&S Home Insurance, AXA Insurance, Civic Drive, Ipswich IP1 2AN

However, if your complaint relates to a claim, please contact the person dealing with your claim to register your complaint or you may write directly to:

✉ Head of Customer Care, AXA Insurance, Civic Drive, Ipswich IP1 2AN

Please provide your policy number or claim number in any correspondence.

## Car Insurance

To register your complaint with us, you may contact us in one of the following ways:

☎ 0844 412 2157

✉ Service Quality & Assessment Manager, BISL Ltd, Fusion House, Bretton Way, Peterborough PE3 8BG

Please provide your policy number or claim number in any correspondence.

## Travel Insurance

To register your complaint please call us:

☎ 0800 068 3918

However, if your complaint relates to a claim, please contact the person dealing with your claim to register your complaint or you may write directly to:

✉ Head of Customer Care, M&S Travel Insurance, AXA Insurance, Civic Drive, Ipswich IP1 2AN

Please provide your policy number or claim number.

## Pet Insurance

To register your complaint, you can contact us in one of the following ways:

☎ 0800 009 4972

✉ M&S Pet Insurance, PO Box 15768, Birmingham, B2 2NZ

If you are unhappy with what we suggest to resolve your complaint you can escalate your complaint to our Customer Relations team who will carry out a separate investigation and full review.

Please provide your policy number or claim number.

## Wedding Insurance

To register your complaint, you may contact us in one of the following ways:

☎ 01452 528533

✉ Chief Claims Manager, M&S Wedding Insurance, Ecclesiastical Insurance Office plc, Beaufort House, Brunswick Road, Gloucester GL1 1JZ

Please provide your policy number or claim number on any correspondence.

## Savings and Investments

To register your complaint with us, you may contact us in one of the following ways:

☎ 0808 005 5555

✉ Savings and Investments department, M&S Money, Kings Meadow, Chester CH99 9UT

## Life and Pensions

To register your complaint with us, you may contact us in one of the following ways:

☎ 0845 587 3302

✉ Marks and Spencer Life Assurance Limited  
Redcliff Quay  
120 Redcliff Street  
Bristol  
BS1 6GJ

## Life Cover/Mortgage Life Cover taken out from 2nd May 2006

To register your complaint with us, you may write to us at:

✉ M&S Life Cover team, HSBC Life (UK) Limited, 13th Floor, Norwich House, Nelson Gate, Commercial Road, Southampton SO15 1GX

Calls may be recorded for monitoring and training purposes.

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