

Complaints

**How we deal with your complaint
and keep you informed of its progress**

The logo for M&S Bank, featuring the letters 'M&S' in a large, white, serif font, with the word 'BANK' in a smaller, white, sans-serif font below it, all enclosed within a dark square.

This document 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.

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 your complaint is about a payment service, we aim to provide you with our final response within 15 calendar days following receipt. If there are exceptional circumstances beyond our control we will take a maximum of 35 calendar days. If your complaint is not about a payment service, we will provide a final response within 8 weeks and if we think we will take longer, we will let you know. You may be able to refer your complaint to the Financial Ombudsman Service before you receive our final response, we will let you know if this applies to you.

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

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 4 567

Calls to this number are free on mobile phones and landlines.

0300 123 9 123

Calls to this number cost no more than calls to 01 and 02 numbers.

These numbers may not be available from outside the UK so please dial **+44 20 7964 0500** if calling from abroad. Open Monday to Friday 8am-8pm, Saturday 9am-1pm.

You can also text them on **07860 027 586** and they'll call you back.

Address: Financial Ombudsman Service, Exchange Tower, London E14 9SR

Email: complaint.info@financial-ombudsman.org.uk

Website: financial-ombudsman.org.uk

M&S Current Account/M&S Premium Current Account/M&S Monthly Saver

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

0345 900 0900

M&S Bank, PO Box 10565, 51 Saffron Road, Wigston, LE18 9FT

If your complaint relates to the M&S Premium Current Account travel insurance policy, you need to contact:

0800 051 2616

Customer Care team, M&S Premium Current Account travel insurance, PO Box 7463, Perth, PH2 0YX

If your complaint relates to a claim under the M&S Premium Current Account travel insurance policy, you need to contact:

0800 056 5913

M&S Premium Current Account travel insurance claims, PO Box 432, Chichester, West Sussex, PO18 8WP

M&S Club Rewards

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

0345 900 0900

M&S Bank, PO Box 10565, 51 Saffron Road, Wigston, LE18 9FT

If your complaint relates to the cover provided under the M&S Club Rewards travel insurance policy, you need to contact:

0800 051 2616

Customer Care team, M&S Club Rewards travel insurance, PO Box 7463, Perth, PH2 0YX

If your complaint relates to a claim or medical screening under the M&S Club Rewards travel insurance policy, you need to contact:

0800 056 5913

M&S Club Rewards travel insurance claims, PO Box 432, Chichester, West Sussex, PO18 8WP

Travel money

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

0345 900 0900

M&S Bank, PO Box 10565, 51 Saffron Road, Wigston, LE18 9FT

Payment protection insurance

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

0345 900 0900

PPI, M&S Bank, PO Box 3843, Kings Meadow, Chester, CH1 9EY

If you have a complaint about the policy, its administration or a claim, you may contact us in one of the following ways:

0800 363 454

M&S Bank, PO Box 10565, 51 Saffron Road, Wigston, LE18 9FT

You also have the option of contacting the underwriter of the policy:

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 sickness and accident cover (sickness and accident 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

Credit Card/Budgetcard/Car Buying Plan/ Chargecard/Everyday Savings Account/Personal Loan/Personal Reserve

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

0345 900 0900

M&S Bank, PO Box 10565, 51 Saffron Road, Wigston, LE18 9FT

M&S Bank Mortgages

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

0345 002 1127

M&S Bank, PO Box 12, Skipton, BD23 2HL

Card Safe

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

0345 600 5787

M&S Bank, PO Box 10565, 51 Saffron Road, Wigston, LE18 9FT

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

0344 848 5284

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

Car insurance

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

0344 858 6877

Customer Relations Manager, M&S Car Insurance, Fusion House, Bretton Way, Peterborough PE3 8BG

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

Home insurance

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

If your policy number begins with 830

0800 121 4070

Head of Customer Care, M&S Home Insurance, Civic Drive, Ipswich IP1 2AN

If your policy number begins with MHO

0800 015 7760

M&S Home Insurance, PO Box 7463, Perth, PH2 0YX

If your complaint is about a claim, please contact whoever is dealing with your claim. Please provide your policy number or claim number in any correspondence.

Pet insurance

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

0800 980 8740

M&S Pet Insurance, Customer Relations Team, PO Box 2075, Livingston, EH54 0EP

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

Travel insurance

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

If your policy number begins with 820

0800 068 3918

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

If your policy number begins with MTV

0800 056 3394

M&S Travel Insurance Customer Care Team, Customer Service Centre, PO Box 7463, Perth, PH2 0YZ

If your complaint is about a claim, please contact whoever is dealing with your claim. Please provide your policy number or claim number in any correspondence.

Cash ISA/Fixed Rate Savings/Investments

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

0808 002 2222

M&S Bank, PO Box 3849, Kings Meadow, Chester, CH1 9FN

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

Calls may be recorded for security, training and monitoring purposes.

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