Managing your complaint

We'd love to think we always get it right, but sometimes we slip up. If we do, let us know and we'll try to fix it.
There's nothing more important to us than making our customers happy.

Contacting us

When you get in touch with our complaints team, please give us as much information as possible. This includes your account information, details of your complaint and how you want us to put things right.

Online
- You can submit your complaint online at **virginmoney.com**

By phone
- Call our Virgin Money Customer Relations, Monday to Friday 8:00am to 6:00pm on **0800 055 6655***

In person
- Visit us in branch in person or get in touch with your Relationship Manager

In writing
- Write to: The team at Virgin Money, Sunderland SR43 4JB.

How long it will take

We aim to resolve the majority of our complaints there and then.

If we're able to resolve your complaint to your satisfaction within three business days following the day it is received, we'll send you a Summary Resolution Communication to confirm this and provide details of the Financial Ombudsman Service.

If we're unable to resolve your complaint within three business days following the day it is received, we'll send you a letter to let you know and we'll keep you regularly informed of our progress until your complaint is resolved.

What to do if we can't reach an agreement

The Financial Ombudsman Service is an independent organisation which helps to resolve complaints that customers and financial institutions haven't been able to resolve themselves.

If you are not satisfied with our response, or if we've been unable to resolve your complaint within eight weeks, 15 calendar days for payment related complaints, you can refer the matter to them.

You can contact them in writing at:
Financial Ombudsman Service, Exchange Tower, London E14 9SR, by telephone on 0800 023 4567 and via email at complaint.info@financial-ombudsman.org.uk

Information sent by email may not be secure. Details of a personal or sensitive nature should not be sent by email.

Further details can be found by visiting the Financial Ombudsman Service website at **www.financial-ombudsman.org.uk**

Large print, Braille and audio

This leaflet is also available in large print, Braille and audio if needed.
Let us know if you'd like more details.

virginmoney.com

*Calls to 0800 numbers are free from personal mobile phones and residential UK landlines.
Please note that telephone conversations may be recorded or monitored. This is for security and to improve service and staff training.

Nationwide Building Society (trading as Virgin Money). Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 106078. Credit facilities other than regulated mortgages and regulated credit agreements are not regulated by the Financial Conduct Authority Head Office: Nationwide House, Pipers Way, Swindon, Wiltshire, SN38 1NW

VM43504V3