

Very accepts complaints in writing, verbally or electronically.

Where complaints are received by post, telephone, e-mail, or social media the date of receipt (Day 1) will be the day they are received provided it is a business day and within normal business hours. Our standard business hours are outlined on the Very website. Where complaints are received outside of normal business hours, the date of receipt will be recorded as being the next business day.

Acknowledgment Letter:

An acknowledgement letter will be issued to the customer within 5 business days (working days) of the complaint being received (emailed with password protection). The letter will acknowledge the complaint being raised and provide the customer with a point of contact up until the complaint is resolved (or if it cannot be processed any further).

20 Day Update Letter: We aim to resolve complaints as soon as possible. However, where a complaint remains unresolved due to complexity etc the customer will be provided with a regular update on the progress of the complaint investigation. An update letter will be issued to the customer (emailed with password protection) at intervals of not greater than 20 business days starting from the date on which the complaint was made.

40 Day Update Letter: We will attempt to investigate and resolve a complaint within 40 business days of having received the complaint. Where 40 business days have elapsed and the complaint has not been resolved, we will inform the customer via a 40 (business) day update letter (emailed with password protection) of (i) the anticipated timeframe within which we expect to resolve the complaint, (ii) the customer's right to refer the matter to the Financial Services and Pensions Ombudsman (FSPO), and (iii) the contact details of the FSPO.

Final Response Letter:

Within 5 business days (working days) of the completion of the complaint investigation, we will provide the customer with a Final Response Letter (emailed with password protection). The Final Response Letter will inform the customer of (i) the outcome of the investigation, (ii) where applicable, the terms of any offer or settlement being made to the customer, (iii) the customer's right to refer the matter to the FSPO, and (iv) the contact details of the FSPO.