**Our Commitment to You**

At PRAC Financial, our customers are important to us and we do everything we can to make sure they get the best possible service. We believe that you have the right to a fair, swift and courteous service at all times.

We are sorry that you have found cause to complain about our service but can assure you that we are committed to resolving your complaint promptly, effectively and in a positive manner to ensure that a fair outcome is achieved. In most cases, this can be done if you allow us to listen to your concerns, understand the problem and, where possible, deliver an effective solution to you.

**PRAC Financial Complaints Procedure**

If you remain dissatisfied with our final response, please contact us with your concerns and we will review your complaint and respond to your concerns within 14 days. You may have the right to refer your complaint to the Financial Ombudsman Service, Exchange Tower, London, E14 9SR ([www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk); 0800 023 567; complaint.info@financial-ombudsman.org.uk)

In some cases, you may have the right to refer the matter to the Information Commissioner’s Office ([www.ico.org.uk](http://www.ico.org.uk); 0303 123 1113).