

# How we resolve your complaint.



## Listening to you

We work hard to get things right for our customers. However, sometimes things don't always go to plan. We take complaints very seriously and use our customers' feedback to continually improve our products and services.

We're sorry if you need to complain. We'll always do our best to find out what's happened and to put things right.

## Ways to get in touch

We're always happy to talk to our customers. Here's how you can contact us:

- Call us:  
On **0345 606 6739** between 9am and 5pm Monday to Friday. We may record or monitor phone calls.  
For those with hearing or speech difficulties you can use the Relay UK service on your smartphone or textphone. For further information visit [www.relayuk.bt.com](http://www.relayuk.bt.com). We also offer documents in Braille, large print or audio.
- Email us:  
[customerrelations@bupa.com](mailto:customerrelations@bupa.com)
- Chat to us online:  
[bupa.co.uk/complaints](https://bupa.co.uk/complaints)
- Write to us:  
**Customer Relations, Bupa, Bupa Place, 102 The Quays, Salford M50 3SP**  
If you need to send us sensitive information you can email us securely using Egress.  
For more information and to sign up for a free Egress account, go to <https://switch.egress.com>. You will not be charged for sending secure emails to a Bupa email address using the Egress service.

## What happens with my complaint?

We'll investigate your complaint and do our best to resolve it quickly. If we can't do this straight away, we'll email or write to you within five working days to explain the next steps. We'll also keep you updated while we're looking into things. Once we've fully investigated your complaint, we'll email or write to you to explain what we found. If we haven't resolved it within eight weeks, we'll write to you and explain why.

## What if I'm unhappy with your response?

If we haven't resolved your complaint within eight weeks, or if you're unhappy with our response, you have the right to refer your complaint to the Financial Ombudsman Service. The service is free and impartial and settles complaints between customers and businesses that provide financial services.

You can visit their website, [financial-ombudsman.org.uk](http://financial-ombudsman.org.uk), or:

- call them on **0800 023 4567**
- send your complaint online at [financial-ombudsman.org.uk/make-complaint](http://financial-ombudsman.org.uk/make-complaint)
- email them at [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

If you refer your complaint to the Financial Ombudsman Service, they'll ask us for information about you and your complaint. You'll need to give them permission for this.

We'll only give them the details they need to investigate your complaint. This may include medical information. If you're concerned about this, please let us know.