

Our Complaint Handling Procedure

This document explains what to do if you're not satisfied with the service you've received and the process we follow when we receive a complaint.

This procedure relates specifically to complaints about Tembo Savings and its ISA and/or Lifetime ISA-related services. For complaints about Tembo Money and its mortgage and/or insurance-related services, please see <https://www.tembomoney.com/making-a-complaint>

How to Make a Complaint

If you feel our service could be better, we'd really like to know. By sharing your concerns, you can help us to improve the services we provide to all our customers.

To make a complaint, please let us know by writing to us in one of the following ways:

Email:	Email us at complaints@tembomoney.com
Phone:	Call us on 020 3386 9333
App:	Message us via the Tembo app by clicking 'Chat to us' from the settings page.
Post:	Write to us at Complaints Department, Tembo Savings, 18 Crucifix Lane, London, SE1 3JW

When making a complaint, it would be helpful if you could provide as much information as possible to help us understand what went wrong. Information that could be helpful may include:

- Your name and email address.
- Your account number.
- A description of what happened that has caused you to make a complaint.
- An indication of what you'd like us to do to put it right.

What Happens When You Make a Complaint

Once we receive your complaint, we'll review the information provided to make sure we understand your complaint. If we need to, we may contact you to ask for further information or clarification to make sure we fully understand your complaint.

After receiving your complaint, we will endeavour to respond to it within three business days to provide you with our response. Where we are unable to do so, we will write to you within five days from the date of your complaint, acknowledging that we have received it. We will then respond to you within no more than eight weeks from the date of your complaint. However, whilst it can take up to eight weeks to respond, we usually respond much quicker than this, usually within 1-2 weeks.

Within our response, we'll explain the outcome of our investigation into your complaint and whether we've decided to uphold your complaint or not. Whatever the outcome, we'll explain our reasons and explain that if you're not happy with our response, you can escalate your complaint to the Financial Ombudsman Service.

The Financial Ombudsman Service

The Financial Ombudsman Service is a free, fair, and easy-to-use service that settles complaints between consumers and businesses that provide financial services (such as Tembo). If you're not satisfied with our response to your complaint, you can refer it to the Financial Ombudsman Service for them to review.

You can contact the Financial Ombudsman Service using the following information:

Email:	Email them at complaint.info@financial-ombudsman.org.uk
Online:	By visiting https://www.financial-ombudsman.org.uk/make-complaint
Phone:	<p>You can reach them by calling their helpline at 0800 023 4567. Their lines are open 8am to 5pm Monday through Friday. Other contact numbers available:</p> <ul style="list-style-type: none">- 0300 123 9 123 - Calls to this number cost no more than calls to 01 and 02 numbers.- (18002) 020 7964 1000 - Calls using Relay UK.- +44 20 7964 0500 - Call this number if you're calling from abroad. They'll also be happy to phone you back if you're worried about the cost of calling them.- 020 7964 1000 - their switchboard

For more information on the Financial Ombudsman Service, you can visit their website at <https://www.financial-ombudsman.org.uk/>. They also have an explanatory leaflet that you can read online by clicking: [Our consumer leaflet: 'Want to take your complaint further?' - Financial Ombudsman service.](#)

Please be aware that before the Financial Ombudsman Service looks into a complaint, they'll usually ask you to wait until either you've received a final response from us or eight weeks have passed since you made your complaint.