



NatWest Boxed

Complaints

January 2025

Tell us what went wrong

We're sorry things didn't work out

We always try to give you the best possible service, but sometimes we don't get it right. If you let us know what went wrong, we've then got the chance to put it right – and help prevent the same mistakes in the future.

What is a complaint?

A complaint is any expression of dissatisfaction about our products, services, or how we've handled a matter.

Sharing complaint details

In some cases, your complaint will relate to the company that you took out the product through, and not NatWest Boxed. If that's the case, we may need to pass your complaint details on to them so they can investigate the issue.

This means you could receive two separate responses, from us and them. We may also run investigations at the same time. We will always let you know if this happens, and keep you informed throughout the process.



How to get in touch

You can speak to us Monday to Friday 9am-5pm (not including bank holidays).
When you speak to us you'll need to have your account information handy.

Email

Contact us at complaints@nwboxed.com

Phone

Call us on 0808 502 2414

Whichever way you contact us, we'll start investigating straight away.

What we'll need to know

We're sorry to hear that you're not entirely satisfied with our service

So we can raise a complaint for you, you'll need to provide the following:

- Your name and email address
- What issues have you experienced/a description of your complaint
- Let us know of any personal circumstances you would like us to consider as part of your complaint
- How you've been affected and if you've incurred any costs as a result of this. If so, please detail the total amount
- Any names or dates if you've already spoken to someone about this problem
- Your desired outcome

Once we've received this information, we'll log a complaint for you. If you haven't already received an acknowledgement, you'll receive your acknowledgement letter within five working days outlining the next steps.

How you can make a complaint

If you're not happy with something, please let us know. You can do this by contacting us using one of the methods detailed above. We take every complaint seriously and try to put things right as quickly as possible. We'll always try to resolve your complaint straight away but sometimes we may need a bit longer.

What to do if you're still not happy

If you're unhappy with our response and want to take your complaint further, you may be able to ask the Financial Ombudsman Service to look at it.

You can find out more at financial-ombudsman.org.uk

The Financial Ombudsman Service can be contacted at:

- Exchange Tower, London E14 9SR;
- 0800 023 4567 (from a landline) or 0300 123 9123 (from a mobile); or
- Complaint.info@financial-ombudsman.org.uk

How we'll contact you

We'll contact you in one of these ways:

- by writing to you (by email or letter)
- by phone

Any documentation we send you by email or secure message may be sent as an electronic attachment (for example, as a PDF). You should make sure that your electronic device(s) are set up to receive our communications (for example, they have the correct hardware, software, operating system and browser).



Keeping us up to date with your contact details

If you change your name or contact details, such as your postal address, phone number or email address, please let us know straight away. If you don't, you might not receive important information about your account. You also risk confidential information being sent to your old details, where it might end up falling into the wrong hands.

How and why we store your details

We collect your contact details so that we can send you updates as your complaint progresses. We need to keep a record of complaints we receive to meet legal and regulatory requirements. For more information, read our [Privacy Notice](#).

What we'll do next

Please allow us up to eight weeks to resolve a complaint. We hope to do this much quicker and we'll keep you updated along the way. We'll aim to resolve payment related complaints within 15 business days.

If your complaint is payment related, you can contact the Financial Ombudsman Service if you've not received an acknowledgement within 15 business days or if we have not resolved your complaint within 35 business days. If you receive a final response letter from us, and you want to contact the Financial Ombudsman Service, you'll need to do this within six months of receiving our final response letter.