SESAME.

How to Complain

Sesame takes complaints against its members very seriously and has a team dedicated to dealing with complaints.

If you would like to complain about any advice given by a member of Sesame you can do this via any of the following methods:

E-mail: customerrelations@sbg.co.uk

Telephone: 0345 045 6800 (lines are open Monday – Friday 9:00am – 5:00pm)

Post:
Sesame Limited
Customer
Relations
4th Floor, Jackson
House Sibson Road
Sale
M33 7RR

Our Standards

Sesame's prevailing culture encourages all staff to make the right decision. Making the right decision encompasses that a complaint has been thoroughly investigated and a decision is based upon the available evidence, ensuring that the customer is always treated consistently, irrespective of any difficulties that the customer is experiencing / has experienced.

There are many ways in which we can provide additional support and Sesame is fully committed to adjusting our processes and supporting our customers through the complaint process. For example. we can offer all our communications in several ways (Braille, Large Print, Coloured Paper and Voice Recording etc.). We are also able to translate our communications, if English is not your first language and are happy to complete any forms required over the telephone to remove any barriers.

Above are just a few examples and we would encourage our customers to share with us any requirements they may have, so that we can make the complaint process as seamless and as easy as possible.

Once a complaint is received, Sesame has set guidelines to follow when investigating a complaint. A copy of these will be issued with our letter acknowledging your complaint.

If you disagree with the view set out in the Final Decision letter, we encourage you to refer to us in the first instance. We will consider your comments and advise you whether they alter our original conclusion.

If you still do not consider the outcome of our investigation to be fair or reasonable, you can refer the matter to the Financial Ombudsman Service.

Their contact details are:

E-mail: complaint.info@financial-ombudsman.org.uk

Telephone: 0800 023 4567

Website: www.financial-ombudsman.org.uk

Address:
Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Please be aware that if you wish to refer the matter to the Financial Ombudsman Service, you must do so within six months of the date of our Final Decision letter.

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Additional Support Outside of Sesame Limited

There may be times when further assistance is required that Sesame are not able to offer internally. Below is a list of additional support that is available that you may find useful:

Agency	What they do	Website	Telephone Number
Child Law Advice	Specialist legal advice on child, family and education law	https://childlawadvice.org.uk	0300 330 5480 / 5485
Bereavement Advice Centre	Support and practical help for the bereaved	www.bereavementadvice.org	0800 634 9494
Cruse Bereavement Support	Free advice and support for the bereaved	www.cruse.org.uk	0808 808 1677
Refuge	Support for women and children suffering from domestic abuse	www.nationaldahelpline.org.uk	0808 2000 247
Respect	Helpline for male victims of domestic abuse	https://mensadviceline.org.uk	0808 8010 327
Family Lives	Advice on family life including parenting, education, divorce & separation	www.familylives.org.uk	0808 800 2222
Relate	Relationship support including counsellors	www.relate.org.uk	Visit website
Mind	Information & support for mental health	www.mind.org.uk	0300 123 3393
Macmillan	Support for people living with cancer	www.macmillan.org.uk	0808 808 00 00
NHS	A-Z of health conditions	www.nhs.uk	111
Marie Curie	Support for those who are terminally ill	www.mariecurie.org.uk	0800 090 2309
NHS Mental Health Charities	A-Z of mental health conditions and support organisations who can help. Also includes support organisation specialising in addictions such as drugs, alcohol, gambling	www.nhs.uk/nhs-services/mental-health-services	
Age UK	Support for older people	www.ageuk.org.uk	0800 055 6112
Alzheimer's Society	Advice and support for people living with or caring for someone with Alzheimer's	www.alzheimers.org.uk	0333 150 3456
Samaritans	Support available 365 days per year for anyone considering suicide.	www.samaritans.org	116 123
British Heart Foundation	Information and support for people living with, or at risk of, heart disease	www.bhf.org.uk	0808 802 1234

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RNIB	Advice for people living with sight loss plus access to resources to help	www.rnib.org.uk	0303 123 9999
RNID	Helping to make life fully inclusive for those living with hearing loss	www.rnid.org.uk	0808 808 0123
Parkinson's UK	Supporting people living with Parkinson's whilst funding research to find a cure	www.parkinsons.org.uk	0808 800 0303
Scope	Disability equality charity providing practical information and emotional support for those living with disability	www.scope.org.uk	0808 800 3333
Step Change	Free debt advice and money guidance	www.stepchange.org	0800 138 1111
Money Advice Trust	Free advice on managing debt, training for advisers on supporting vulnerable customers	www.moneyadvicetrust.org	020 7489 7790
Fighting UK Poverty	Information and financial support to help people get back on track	www.turn2us.org.uk	See website for local advisers
Be Gamble Aware	Free confidential help and support for people about their or someone else's gambling	www.begambleaware.org	0808 8020 133
Take Five	Provides advice on fraud prevention and how to recognise scams	www.takefive-stopfraud.org.uk	N/A
Money Advice Service	Advice and guides to help customers improve their finances	www.moneyhelper.org.uk	See website for various Charities and their contact details
The Money Charity	Free advice, education and information to help people manage their money well and increase their financial wellbeing	www.themoneycharity.org.uk	0207 062 8933