

If you're still not satisfied

If you're not happy with the way we've handled your complaint or you're unhappy with our final response, you can refer it to the Financial Ombudsman Service within the following timescales:

- within eight weeks of you sending us your complaint, if you haven't received a final response from us, or
- within six months of the date of your final response letter or your summary resolution communication.

This service was set up by law to provide consumers with a free, independent service for resolving disputes with financial firms.

You can contact the Financial Ombudsman Service by phone, email, letter or by going to their website.


Call: 0800 023 4567

Email: complaint.info@financial-ombudsman.org.uk

Address: Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Or visit: financial-ombudsman.org.uk

Making a complaint to the Financial Ombudsman Service won't affect your legal rights.

Rated Excellent on  Trustpilot




January 2026

JUST.

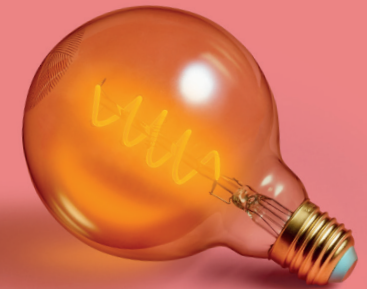
FOR MORE INFORMATION

Email: complaints@wearejust.co.uk

Or visit: wearejust.co.uk

 Please contact us if you'd like this document in an alternative format.

MAKING A COMPLAINT AND OUR COMMITMENT TO YOU



Just is a trading name of Just Retirement Limited (JRL), Just Retirement Money Limited (JRML), Partnership Life Assurance Company Limited (PLACL) and Partnership Home Loans Limited (PHLL), which are subsidiary companies of Just Group plc.

JRL is registered in England and Wales, with company number 05017193. JRML is registered in England and Wales, with company number 09415215. PLACL is registered in England and Wales, with company number 05465261. PHLL is registered in England and Wales, with company number 05108846.

The registered office for JRL, JRML, PLACL and PHLL is Enterprise House, Bancroft Road, Reigate, Surrey, RH2 7RP. JRL and PLACL are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. JRML and PHLL are authorised and regulated by the Financial Conduct Authority.

JUST.

Working harder to help you when things don't go as planned

We aim for the highest standards of quality in the way we provide financial products and services. That's why we want you to know exactly what you're buying and what you can expect from us.

We also understand that sometimes things don't go as planned. If things do go wrong, we're keen to quickly put them right. That's why we value your feedback and treat all complaints seriously.

Your comments, good or bad, are very important to us. They help us improve our service and identify things that need more development.

Our complaints procedure is designed to be fair and thorough. It can take some time to review your complaint, as we need to work out what's happened and fully address your concerns.

Whether your comments are about our products, customer service, or any other part of your experience with us, we want to hear them.

And we're 100% committed to giving you the best service, every time, regardless of how you do business with us.



Our promise to you

We believe in looking after our customers. And we're committed to giving you a first-class service at all times.

What you should do if you're unhappy

The first thing to do is tell us what's gone wrong.

You can share your concerns with us by phone, email or letter.

Call: 01737 233 297
Lines are open 8.30am to 5.30pm,
Monday to Friday

Please note we may monitor and record calls for training and regulatory purposes. Call charges may apply.

Email: complaints@wearejust.co.uk

Write to: The Complaints Team, Just,
Enterprise House, Bancroft Road,
Reigate, Surrey, RH2 7RP

Please contact us if you'd like full details of our complaints procedure.

Information we need

To help us investigate your concerns as quickly as possible, please give us:

- your full name and address
- your policy number or reference number
- a clear description of your concern
- a daytime phone number (so we can contact you if we have any questions), and
- copies of any relevant documents, letters or policies.

How we'll respond

Our first step is understanding what the issues are. After that, we'll work out what we can do to put things right.

If we can do this within three working days, we will. And we'll send you a letter summarising your concerns (a summary resolution communication) and the actions we've taken.

What you can expect from us

If we can't sort things out within three working days, we'll write to you by the fifth working day to acknowledge your complaint, and to give you the contact details of the person who's handling the investigation.

We aim to send you a final response to your complaint within four weeks of receiving it. If this isn't possible, we'll write to you to explain what's happening and let you know when you should expect a final response.

If we still haven't resolved your complaint within eight weeks, we'll let you know why and when we expect to be able to respond.

