

## Complaints Handling Procedures



### How to complain

All day-to-day questions about the operation of your account should be addressed to your Relationship Manager as the person primarily responsible for the products and services provided to you.

If you have a complaint, we would prefer that for certainty, you provide it to us in writing, although you may make a verbal complaint by telephone or in person.

### Responding to your complaint

Upon receipt of your complaint, we will look to resolve your concerns to your satisfaction within three business days by sending you a summary resolution letter. If we require further time to allow us investigate your complaint, we will then instead send you a written acknowledgement of receipt which will advise you who will be responsible for evaluating and investigating your complaint.

### Investigating your complaint

Your complaint will be evaluated and, as appropriate, investigated under the supervision of Senior Management and the Legal and Compliance Department.

Depending on the nature of your complaint, we would hope to send a substantive final response to your complaint to you within eight weeks from the date of its receipt. In the event that we are not in a position to respond substantively, we will send you a holding response detailing why we are not yet in a position to resolve the complaint together with an indication of when we expect to be able to do so.

If we believe that another firm, for example a product provider firm, is solely responsible for the fault alleged in your complaint, we will refer it onto that firm so that they may conduct their own evaluation and respond to you. If we refer your complaint to another firm we will notify you that we have done so and will

provide you with the other firm's contact details.

Where we believe that we may be jointly responsible with another firm for the fault alleged in your complaint, we will refer the complaint on and notify you, as detailed above. In addition, we will conduct an evaluation and, as appropriate, investigation into that part of the complaint for which we are responsible and will respond to you in accordance with our procedures above.

### Payment services complaints

If your complaint relates to a payment made by us on your behalf, we aim to send you either the above mentioned summary resolution letter within three business days or an acknowledgement letter. If the latter occurs we will then look to send you a final response letter within 15 business days from the receipt of your complaint. After this point and in exceptional cases, we will send you a holding response advising you of the delay and will hope to send you a final response to your complaint within 35 business days after its receipt.

### What to do if your complaint remains unresolved

If our substantive response does not resolve your complaint to your satisfaction, depending on your status you may be entitled to refer the matter to the Financial Ombudsman Service free of charge. The Financial Ombudsman Service is a free and independent service who look to resolve disputes between customers and financial institutions. When we send you our final response or holding response we will advise you whether or not you are eligible to consider this service and, if you are, provide you with an explanatory leaflet.

Please note that the Financial Ombudsman Service will only consider your complaint once you have tried and failed to resolve it with us.

<http://www.financial-ombudsman.org.uk/>