

The Bank will deal with all complaints promptly and impartially, in line with the FCA's Dispute Resolution: Complaints sourcebook (DISP). On receipt of a complaint, the Bank will:

1. Send the complainant a prompt written acknowledgment providing early reassurance that it has received the complaint and is dealing with it; and
2. Ensure the complainant is kept informed thereafter of the progress of the complaint investigation.

If the complaint can be resolved within 3 business days following receipt, we will notify the complainant that the complaint has been resolved and provide information about the complainant's right to refer the complaint to the Financial Ombudsman Service ("FOS").

Complaints that cannot be dealt with within 3 days will be sent a final response within 8 weeks.

The 'final response' will be a written response from the Bank to the customer/complainant, which acknowledges receipt of the complaint, outlining the details of our investigation, how we reached our decision and, where appropriate, offers redress or remedial action, or, reasons for rejecting the complaint. The final response will also enclose details on how the customer can now refer the complaint to the FOS if they are dissatisfied with the resolution.

Any referrals made to the FOS must be raised within 6 months of the date of final response.

For payment services related complaints, we are required to give you a full written response within 15 business days of receipt. If there are exceptional circumstances, this is extended to a maximum of 35 days; if this is the case, we will send you a holding letter in the interim explaining why. Eligible complainants will have the right to refer their complaint to the FOS, 35 business days after the Bank has received the complaint and been unable to resolve it satisfactorily, or 15 business days if no holding response has been sent.