

# How to voice your concerns

## Resolving your complaints with us

At Bank of Scotland, we aim to provide excellent customer service whenever you deal with us. If we do not achieve this, please tell us so we can have the opportunity to put things right.

### How to make a complaint

If you are unhappy with something we've done and would like to make a complaint:

- ▶ Make sure your usual contact at the bank knows about your complaint and tell them how you think it could be resolved. We'll respond to you within five business days.
- ▶ Or you can call our Commercial Telephone Banking Centre on **0345 300 0268** 7am to 8pm Monday to Friday, or 9am to 2pm Saturdays. We're closed on all UK public holidays. To call us from outside the UK call **+44 131 549 8724**. You can also call us on Textphone **0345 300 2755**.
- ▶ Alternatively, you can raise your complaint with Customer Services. Write to The Manager, Bank of Scotland, Customer Services, PO Box 761, Leeds LS1 9JF.

## Resolving your complaints with us

The majority of complaints should be resolved within two working days. When this is not going to be the case, we will provide an acknowledgement of your complaint within five working days unless other arrangements are agreed with you in advance.

After that, we will regularly update you on progress as advised in our acknowledgement until we have completed our investigations and issued our final response.

We will handle customer complaints as follows:

- ▶ If your complaint relates to payment services or e-money (e.g. Direct Debit, Online Transaction) we aim to issue a final response within 15 business days after receiving your complaint. Should something outside of our control cause a delay, we will have a maximum of 35 business days.
- ▶ For other types of complaint, where the Financial Conduct Authority's (FCA) rules apply, the FCA gives us eight weeks to issue a final response, but we will aim to resolve all complaints well before this deadline.

You may, of course, contact your relationship manager at any time should you wish to discuss progress or any other matter relating to the complaint.

Our final response will address all of your concerns, confirm whether the complaint is being upheld or rejected and if eligible provide details of referral rights to the Financial Ombudsman Service if you remain dissatisfied with the outcome.

## If you're unhappy with how we have handled your complaint

If you are unhappy with our response, you should contact your relationship manager as soon as possible, including details of further information that may be applicable to the complaint. We will consider any new information and either provide an updated decision or reaffirm our prior position.

You can expect us to:

- ▶ Fully consider the reason(s) for your dissatisfaction.
- ▶ Take into account any new information and respond accordingly.

If you have a complaint and we haven't issued our response within eight weeks from the date you first raised your complaint, or if you're dissatisfied with our response, you can ask the Financial Ombudsman Service for an independent review. The Financial Ombudsman Service will only consider your complaint once you've tried to resolve it with us, so please take up your concerns with us first and we'll do all we can to help.

## Taking Your Complaint Further

The Financial Ombudsman Service (FOS) is a service set up by Parliament to resolve complaints between financial businesses and their customers.

In order to refer a complaint to the FOS, you must meet the FOS eligibility criteria. The FOS will consider complaints from:

- ▶ A private individual.
- ▶ A micro-enterprise which has a group annual turnover or annual balance sheet of up to €2m and fewer than 10 staff.
- ▶ A small business which has a group annual turnover of up to £6.5 million and fewer than 50 staff or a balance sheet total of less than £5 million.

- ▶ A guarantor that has provided a guarantee or security in respect of an obligation of a micro-enterprise or small business.
- ▶ A charity which has an annual income of less than £6.5 million.
- ▶ A trustee of a trust which has a net asset value of less than £5 million.

Further information on the Financial Ombudsman Service, including more detailed guidance on those who are eligible to complain, can be found on their website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) or by telephoning **0800 023 4567** (if you're calling from outside the UK call on **+44 20 7964 0500**) by emailing [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk) or by writing to:

Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR

Raising a complaint with us will not affect any rights you may have to pursue the issue through formal (legal) proceedings.

The Financial Services & Markets Act 2000 sets out timescales for dealing with such complaints. To reduce inconvenience to you, we aim to reduce those timescales wherever possible.

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### Our service promise

If you experience a problem, we will always try to resolve it as quickly as possible. Please bring it to the attention of any member of staff. Our complaints procedures are published at [bankofscotland.co.uk/contactus](http://bankofscotland.co.uk/contactus)

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## Please contact us if you'd like this information in an alternative format such as Braille, large print or audio.

If you have a hearing or speech impairment you can use Text Relay (previously Typetalk) or if you would prefer to use a Textphone, please feel free to call us on 0345 300 2755 (lines open 7am-8pm, Mon-Fri and 9am-2pm Sat).

Calls may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service.

Please note that any data sent via email is not secure and could be read by others.

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Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration number 169628.

Eligible deposits with us are protected by the Financial Services Compensation Scheme (FSCS). We are covered by the Financial Ombudsman Service (FOS). Please note that due to FSCS and FOS eligibility criteria not all Business customers will be covered.

