

Handling your complaints

Our aim is to provide quality products and services at all times

If you feel this hasn't been achieved, let us know and we'll do our best to deal with your concerns to your full satisfaction.

To help us investigate quickly and efficiently, please provide the following details:

- your name and address
- your account number
- your telephone number
- details of your complaint or concerns

You can contact us by:

Telephone: call us on 0800 032 9999. If you're calling from outside the UK please contact us on +44 330 123 1111. The international number is charged at your telephone provider's international call rates.

We're open from:

8am to 8pm from Monday to Thursday

8am to 6:30pm on Fridays

9am to 5pm on Saturdays

10am to 4pm on Sundays

Secure message: log in to our online banking service at chartersavingsbank.co.uk and send us a message.

Post: write to us at Charter Savings Bank, PO Box 855, Wallsend, NE28 5BL.

If you have any important or original documents to send to us, we recommend using a Special Delivery option for your own peace of mind.

How we will resolve your complaint

We want you to feel that your complaint has been dealt with quickly and fairly, however some complex cases may take time to investigate thoroughly. So that you know what to expect, we'll work within the following timescales:

- We'll always try to resolve your complaint immediately if possible, or within three working days if we need to investigate further. We'll then send you a written communication to confirm that we consider your complaint is resolved.
- If we can't resolve things by the end of the third working day, we'll send you a written acknowledgement confirming your complaint has been received, together with full details of the person who is handling it.
- In exceptional cases we may require up to eight weeks to fully investigate your complaint and issue you with our final response.

We'll keep you regularly informed as to our progress and measures being taken to resolve your complaint.

Referring your complaint

If you're unhappy with our final response for any reason or we're unable to issue a final response within eight weeks, you can refer the matter to the Financial Ombudsman Service who can be contacted as follows:

Telephone: call them on 0800 023 4567 or 0300 123 9123

Email: send a message to complaint.info@financial-ombudsman.org.uk

Post: write to them at:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Website: www.financialombudsman.org.uk

It's important that our complaints procedures are finalised before you contact the Financial Ombudsman, as they will only investigate once we have issued our final response or after the end of the eight week period.

If you are not satisfied with our final response and you wish to refer to the Financial Ombudsman Service, you only have six months from the date of our final response to refer it. However, none of these procedures affect your legal rights.

If you prefer, you can submit your complaint to <http://ec.europa.eu/odr> quoting our email address info@online.chartersavingsbank.co.uk, although we recommend that you go direct to the Financial Ombudsman Service using the above details to avoid any delay.

We can provide literature in large print, Braille and audio. Please ask us for this leaflet in an alternative format if you need it.

All communications with us may be monitored/recorded to improve the quality of our service and for your protection and security.