

## Here's what we'll do to fix your problem or complaint.

### **If you're not happy, we'd like to hear about it.**

We do everything we can to make sure our customers get the best possible service, but occasionally we get things wrong. If you have a problem or complaint, we want to fix it, quickly and simply.

Please talk to us – the first colleague you speak to will usually be able to resolve things there and then, or take responsibility for getting it resolved.

If your complaint is particularly complex, it may take longer to resolve, but we'll agree the best way and time to contact you and will always keep you informed.

You'll be given a reference number unique to your complaint so you'll never need to repeat the information you've given us.

If your complaint relates to one of our policies, we won't necessarily be able to change things, but we will always be able to explain the detail to you. We do welcome all feedback on our products and services so we will record why you are unhappy to help us improve.

If you're not happy with our response to your concerns, or the complaint is not resolved within our opening hours on the following business day, your complaint will be acknowledged in writing. A full investigation of the complaint will be made and while the investigation is ongoing you will be furnished with written updates at intervals of not greater than 20 business days. On completion of the investigation, we will inform you in writing of the outcome of the investigation and any action we propose to take in respect of the complaint.

### **How to contact us.**

To talk to someone about fixing your problem, just contact us by calling 1890 81 81 81

Alternatively you can write to us at PO Box 793, Leeds, LS1 9LU

Bank of Scotland plc has appointed Certus to provide customer support and administration services to Bank of Scotland plc, to support Bank of Scotland plc in the management of its customers in Ireland and Northern Ireland. Certus has no authority to bind, commit or conclude contractual arrangements on behalf of Bank of Scotland plc but provides customer support and administration services to Bank of Scotland plc and its customers in Ireland and Northern Ireland.

### **If together we can't find a solution.**

If you are not satisfied with the outcome of the complaint or if the complaint has not been resolved within 40 business days of receipt, we shall notify you of your rights to refer the matter to either the Irish Financial Services Ombudsman or the UK Financial Ombudsman Service. The contact details of these are;

Irish Financial Services Ombudsman's Bureau at 3rd Floor, Lincoln House, Lincoln Place, Dublin 2 or telephone 1890 88 20 90 or email [enquiries@financialombudsman.ie](mailto:enquiries@financialombudsman.ie) or information at <http://www.financialombudsman.ie>

UK Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London E14 9SR or telephone 0044 300 123 9 123 or email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk) or information at <http://www.financial-ombudsman.org.uk/>

Details of those who are eligible complainants can be obtained from the Financial Ombudsman Service. Please note that the Financial Ombudsman Service jurisdiction extends to activities licensed by the Office of Fair Trading.