

# Complaints Procedure

Charity Bank aims to provide the highest standard of customer service at all times. However, we recognise that, occasionally, things can go wrong and our customers may wish to complain – in these situations your feedback can also be important in helping us to improve. Our procedure is designed to ensure that we treat all complaints fairly and consistently in an efficient manner so that we can resolve them as promptly as possible, providing customers with the ability to refer complaints to the Financial Ombudsman Service (FOS) if we are unable to resolve the matter to their satisfaction.

## How to Complain

If you wish to complain, you can either speak with your usual contact at Charity Bank in the first instance or through one of the methods below. If your complaint is in relation to the person you normally deal with, it will be handled by their line manager/relevant Head of business unit (as appropriate). Please try and provide us with as much information as possible to help investigate your complaint and, if possible, tell us how you would like us to put matters right. If your complaint relates to the actions of another firm, we will refer your complaint to them and will write to tell you we have done so and why.

It is important to us that you can easily notify us of your dissatisfaction, so we offer a number of ways for you to do this:



**By telephone:** 01732 441900 (or, for borrowers, your Relationship Manager's direct number)



**In writing:** Complaints, Charity Bank, Fosse House, 182 High Street, Tonbridge, Kent, TN9 1BE



**By email:** [enquiries@charitybank.org](mailto:enquiries@charitybank.org)

We will investigate and respond to your complaint within the timelines set out by the Financial Conduct Authority (FCA). Initially, we will send you an acknowledgement (by post and/or email) within 5 business days (please note that complaints received outside of standard business hours will be treated as received on the next business day) and, if appropriate, will keep you informed of progress. Once we have reviewed your complaint we will send you a final response with the outcome of our investigation within 8 weeks - if we need more time to investigate, we will write to you explaining the position and indicating how much extra time may be required. If you do not receive a final response from us within the time limits, you can refer to the FOS (see below).

## The Financial Ombudsman Service (FOS)

If you are unhappy with our final decision and/or do not receive this within 8 weeks, you may be able to refer your complaint to the FOS – you must contact them within 6 months of the date of our final response letter and they will be able to investigate your complaint if you meet certain criteria set by them.

For more information, please visit [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) or contact FOS:

**By telephone:** 0800 023 4567

**By email:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

**In writing:** Financial Ombudsman Service, Exchange Tower, London, E14 9SR