

- The bank is committed to ensuring the fair treatment of all complainants.
- The new complaints process has been designed with the requirements of the FCA's Dispute Resolution: Complaints sourcebook (DISP) in mind, and the complaints process methodology seeks to ensure that DISP requirements are taken into account in the management and determination of customer complaints.
- In particular, the bank will seek to:
 - acknowledge complaints promptly in writing
 - investigate complaints competently, diligently and fairly
 - assess the merits of complaints fairly, consistently and promptly, taking into account all relevant factors
 - keep complainants informed of the progress of their complaint
 - communicate the outcome of the complaint as soon as possible. (Please note that given the need to ensure a thorough and robust review of what are likely to be complex complaints, it is unlikely the bank will be able to respond to all complaints within 56 days; particularly where it is necessary to retrieve archived documents), and
 - in the event the bank cannot issue a final response within 8 weeks, the bank will explain why, let the complainant know when they might expect the complaint to be resolved, and inform the customer that they may have the right to refer to the Financial Ombudsman Service (FOS).
- We are committed to ensuring the fair treatment of all complainants and have designed our new complaints process to meet the best practice set out in the FCA's Dispute Resolution (DISP) guidelines. We are committed to completing the complaints process as quickly as possible, but we must also ensure that the process is thorough and in some cases that may take longer as we will need to collate a significant amount of information in order to reach a decision. We will keep customers informed throughout to ensure they are aware of the likely timeframe for their complaint.