

ZEMPLER BANK LTD COMPLAINTS PROCEDURE

We're committed to providing a high standard of service to our customers and are always looking for changes we can make that will improve our service for everyone. Our complaints procedure is designed to give us the opportunity to quickly resolve problems to your satisfaction and to improve our business to avoid future complaints.

What you should do

You can write with details of your complaint to Customer Service, Zempler Bank Ltd, PO Box 5525, Manchester M61 0QS or email us at complaints@zemplerbank.com. If you prefer to raise your complaint by telephone, please call our Customer Service team on 0330 024 0924. They're available by phone Monday to Friday, from 8am to 6pm, and Saturday from 8am to 4pm.

What we'll do

We'll try to resolve your complaint within **three working days**, following the date the complaint was made, confirming via a summary resolution communication. If we can't resolve your complaint within this period, we'll write to you to formally acknowledge your complaint, confirming when you can expect a final response.

Final response

We aim to issue you with a final response letter within **15 working days**, following the date the complaint was made, and will clearly explain our position in relation to your complaint. The details of your complaint will have always been fully investigated by a Complaint Specialist.

In the unlikely event that we are not able to respond within the above time period, we will send you a holding letter which will set out the maximum regulatory timescales that we have to resolve your complaint.

If your complaint relates to a payment transaction, it may take up to **35 working days** to resolve or for non-payment transaction complaints, it may take up to **56 working days**.

The Financial Ombudsman Service

Our aim is to resolve all complaints internally. However, if you're dissatisfied with our final response, or we have not been able to resolve your complaint within the regulatory timescales mentioned above, you have the right to refer your complaint to the Financial Ombudsman Service.

Contact details may be obtained from the enclosed leaflet or you may contact them directly at www.financial-ombudsman.org.uk. If you want them to look into your complaint, you'll need to contact them within **six months** of the date of any final response issued (we confirm that Zempler Bank Ltd does not intend to waive this time limit). The Financial Ombudsman Service will only consider your complaint once you've tried to resolve it with us. Please ensure you give us the opportunity to resolve your complaint before contacting them.