

## 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 Services, Zempler Bank, PO Box 5525, Manchester M61 0QS. If you prefer to raise your complaint by telephone, please call our Customer Services department using the number on the back of your card.

### What we'll do

We'll try to resolve your complaint within three business days, following the date the complaint was made. If we can't do that, we'll write to you to formally acknowledge your complaint. We'll let you know what we've done to resolve the problem, or when you can expect a full response.

### If you remain unhappy

If you're dissatisfied with our explanation or resolution, please contact the person who's handling your complaint to explain why you're unhappy and ask them for a further review.

### If we still can't reach agreement

Zempler Bank Ltd is authorised and registered by the Financial Conduct Authority, and any complaint which can't be resolved, may be referred to the Financial Ombudsman Service. If we can't reach agreement with you, our Customer Services team will send you a letter confirming that it's our final response letter. This letter will clearly set out our position in relation to your complaint. The details of your complaint will always have been considered by our Customer Services Manager.

Overall, we aim to conclude the process within three weeks of receiving your complaint.

### The Financial Ombudsman Service

Our aim is to resolve all complaints internally. However, if you're dissatisfied with our suggested resolution, or three weeks have passed since you first brought your complaint to our attention, 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](http://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.