



**FBN Bank (UK) Ltd.  
28 Finsbury Circus,  
London EC2M 7DT**

## **Helping our customer understand our complaints procedure**

FBN Bank (UK) Ltd is committed to providing a fast and efficient service for its customers, and to keeping errors down to a minimum. In order to achieve this, the Bank uses the most up-to-date technology and employs well-trained, dedicated staff.

Unfortunately there may be occasions when we will fall below our high standards, whether it is a delay in processing a transaction or an error while processing a transaction. The Bank realises the distress such an event can cause and has implemented a procedure designed to minimise the inconvenience to its customers.

*The Bank's policy is to ensure that all complaints are treated fairly and sympathetically. In addition complaints will be registered and monitored by an appointed person to ensure the customer is kept informed on a regular basis and that a final response is sent as soon as possible.*

A member of staff will be designated to handle the complaint and the customer will be advised of this person's name so they have a definite point of contact. Whenever possible the designated Account Officer will not have been involved in the transaction or situation that triggered the complaint.

Customers are invited to contact this person if they have any questions, queries or if they wish to enquire about the progress of the complaint.

It should be pointed out however that any complaints concerning old transactions might require records to be retrieved from the Bank's archive. This may lead to a delay before the complaint can be resolved, but the Bank will keep the customer fully informed and give an anticipated date that the information should be available. Once the information is received the Bank will be in a position to give an expected date by which the complaint can be resolved.

Once a complaint has been received, whether in writing or verbally, it will be 'logged-in' and an Account Officer designated. At this stage the Account Officer will clarify any points that are not clear in order that the exact nature of the complaint is understood.

If the complaint can be resolved by the close of business the next day, a final response will be sent to the customer at that time. If early settlement of the complaint is not possible then an acknowledgement will be sent to the customer within 5 business days of receipt of the complaint. This communication will include the name and title of the member of staff handling the complaint together with a copy of this complaints procedure.

A further written communication, either in the form of a final response or holding response, will be sent to the customer within 4 weeks of having received the complaint. In the event of a holding response the Bank will explain why it is not in a position to resolve the complaint and indicate when a further communication will be sent. The Bank will also give an indication when they expect to be in a position to give a final response.

*The Bank will send a final response or further response within 8 weeks of receiving the complaint. If the communication is not a final response, the Bank must advise the customer why the complaint has not yet been resolved and state an anticipated final response date. If further response are required before the complaint is settled, the Bank will ensure they are sent within reasonable time limits that are communicated to, and if necessary agreed with, the customer.*

Should the customer be dissatisfied with the handling of a complaint at any time, they should inform the Bank by letter addressed to The Compliance Officer who will investigate the matter and ensure a response is sent within 5 business days.

*If you are still dissatisfied, you can contact the Financial Ombudsman Service 'FOS' within 6 months of the date of our final response letter. The FOS was set up by the Financial Services Authority principally to review unresolved complaints from personal customers or business customers/organisations with an annual turnover of less than £1m.*

*We can inform you if you are eligible to refer your complaint to the FOS directly at:*

*The Financial Ombudsman Service*

*South Quay Plaza*

*183 Marsh Wall*

*London E14 9SR*

*Telephone: 0845 080 1800*

*E-mail: [Enquiries@financial-ombudsman.org.uk](mailto:Enquiries@financial-ombudsman.org.uk)*

*Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)*

The correct and efficient handling of complaints is important to the Bank and should customers have any comments we would welcome them. Such comments should be put in writing and addressed to The Compliance Officer.