

COMPLAINT POLICY AND PROCEDURES

Our Commitment to you

CBUK is committed to providing all of its customers with the highest level of service. Each of our customers is important to us, and we believe you have the right to a fair, swift and courteous service at all times. Whilst we hope that you will always be pleased with our service, we understand that there may be occasions where you are not satisfied with the service we have given you, and that you may wish to complain to us. Where we are in receipt of a complaint from you we will deal with it promptly, effectively and in a positive manner and use our best endeavours to resolve any problem or complaint that you bring to our attention.

CBUK INTERNAL COMPLAINT PROCEDURE

Complaints made by customers to the branch in writing, by telephone, through e-mail or a personal visit are all subject to the same complaint-handling procedures set out below.

1) If we can resolve your complaint by close of business on the third business day following the day on which it is received, we will provide you with a Summary Resolution Communication confirming the resolution of your complaint. If you subsequently decide that you are dissatisfied with the resolution of your complaint you may be able to refer your complaint to the Financial Services Ombudsman (FOS) free of charge. Details of FOS and the relevant time limits for FOS referral will be provided in the Summary Resolution Communication to you.

2) If we cannot resolve your complaint within 3 business days of receipt of your complaint a written acknowledgement will be issued promptly, and in any event not later than five working days of receiving your complaint, confirming who will be responsible for investigating your complaint.

3) We will investigate your complaint and endeavour to send a final response to you within 4 weeks of receipt of your complaint. If we are unable to provide you with a final response within this period of time we will send you an update.

4) We will endeavour to send a final response to you within 8 weeks of receipt of your complaint. In the unlikely event we are unable to provide you with a final response within this period of time, we will write to you explaining why and advise you when you can expect a final response.

5) If more than 8 weeks from the date of receipt of your complaint has passed and you haven't received a final response, or you are dissatisfied with the final response you have received (or at any stage of the process) you have the right to refer your complaint to the Financial Ombudsman Service, free of charge, by writing to: Financial Ombudsman Service (FOS) Exchange Tower London E14 9SR, Email : complaint.info@financial-ombudsman.org.uk, Telephone: 0300 1239 123 Website: financial-ombudsman.org.uk. You must refer your complaint to the Financial Ombudsman within 6 months of the date on the final response letter.