

Customer Service

Make your voice heard



 Ulster Bank

Make your voice heard

This leaflet explains what to do if you are not completely happy with our service.

If you have a complaint we'd like to hear about it – that way, we can do something to put it right.

We do everything we can to make sure you get the best possible service. However, sometimes, we do not get things right first time.

When that happens, please tell us, so that we can correct the problem.

We try to resolve complaints fairly and quickly. In most cases we can do this if you contact us as soon as possible. We will listen to your concerns and agree a solution with you.

To help you, we:

- make it easy for you to tell us about your complaint;
- give your complaint the attention it deserves;
- resolve your complaint as quickly as possible;
- make sure you are satisfied with how we have resolved your complaint; and
- tell you who else you can contact if you are not completely satisfied with our answer.

How and where to complain

If you are not happy with our service or products, you can complain by:

- Going online at **www.ulsterbank.co.uk** – submit a complaint using our Online Complaint Submission Form.
- Visiting any of our branches and talking to us:
 - we're open every weekday from 9.30am to 4.30pm, except Wednesdays when we open at 10am;
 - some of our branches open on Saturday from 10am to 1pm;
 - you will find where your nearest branch is by visiting **www.ulsterbank.co.uk**.
- Calling us at:
 - your local branch number; or
 - our Anytime Telephone Banking service on 03457 424 365 (Relay UK: 18001 03457 424 365)^ (you need to register to access Anytime Banking). We're here 24 hours a day, seven days a week.
- Writing to us by:
 - using the form attached;
 - sending a letter with your complaint, your account number and sort code to;
 - the manager or relationship manager at the branch where you hold your account; or
 - to our
Complaint Handling Centre
Ulster Bank
Freepost BEL4084
Belfast BT1 5BR.

^Call charges may vary. Please refer to your service provider.

How long will it take?

We aim to deal with your concern straight away. However, if we have not been able to resolve your complaint within two days, we will write to tell you:

- why we have not yet resolved it;
- who is dealing with your complaint; and
- when we will contact you again.

If your complaint takes longer for us to deal with, we will keep you updated and if you have any questions you will be able to contact the person dealing with your complaint directly. When we have finished our investigation we will send you our final response.

We'll always do our best to fix the issue straight away. Please allow us up to 8 weeks to resolve a complaint. We hope to do this much quicker and we'll keep you updated step-by-step.

We will aim to resolve payment related complaints within 15 business days. You will also receive a leaflet explaining your rights to refer matters to the Financial Ombudsman Service.

If you are not happy with our progress at any time, please call the person dealing with your complaint straight away.

The Financial Ombudsman Service

The Financial Ombudsman Service is an independent organisation. They aim to resolve complaints that consumers and financial businesses have not been able to resolve themselves.

If you want the Financial Ombudsman Service to look into your complaint, you must contact them within six months of the date of any final response we send to you.

You can write to them at:

Financial Ombudsman Service
Exchange Tower
London E14 9SR

Telephone: 0800 023 4567 (Relay UK: 18001 0800 023 4567)

Telephone: 0207 964 1000 (Relay UK: 18001 0207 964 1000)

Email: complaint.info@financial-ombudsman.org.uk

You can get more information by visiting the Financial Ombudsman website at www.financial-ombudsman.org.uk

The Financial Ombudsman Service offers a free independent service and they can help with most financial complaints. However, there are some limits on what they can look into. You can get more information about this from them directly.

The Business Banking Resolution Service

If your complaint is not eligible for the Financial Ombudsman Service, you may be able to have your complaint reviewed by the Business Banking Resolution Service (BBRS).

The Business Banking Resolution Service (BBRS) is an independent organisation set up voluntarily by participating banks to resolve disputes between eligible larger SME business customers and their bank. The service is free to use and is available to business customers with unresolved disputes with participating banks.

If you are interested in finding out more information or using the service, please visit the BBRS website <https://thebbrs.org>, or email contactus@thebbrs.org or call **0345 646 8825**. Alternatively, you can write to the BBRS, 70 Fleet St, London EC4Y 1EU.

We have collected your contact information to enable us to provide you with updates on the progress of your complaint. The complaint record will be stored for six years for audit/investigation purposes as required by regulatory authorities.

Our full Privacy Policy is available at ulsterbank.co.uk/privacy

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Please use the space below to comment on our service.

Please continue on a separate sheet if required

Title: Mr Mrs Miss Ms (Please tick)

Name:

Address:

Daytime phone number (including code):

May we phone you to discuss your comments?

Yes No

Branch name:

Branch Sort Code - -

Account Number

We will only use the information you give us to improve the service we provide.

MOISTEN ALONG THE GUMMED EDGE

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Fold

Fold

Complaint Handling Centre

Ulster Bank

Freepost BEL4084

Belfast

BT1 5BR

To find out more:



[ulsterbank.co.uk](https://www.ulsterbank.co.uk)



0800 231 232

(Relay UK: 18001 0800 231 232)

Braille, large print and audio

This brochure is also available in Braille, in large print, on audiotape or on disc. Please contact your local branch for details or Textphone 0800 015 4422.

(Relay UK: 18001 0800 015 4422)

 **Ulster Bank**

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