

Our Complaints Procedure - Making it Right

Help us to put things right when things go wrong

We are committed to providing a high standard and professional service to our customers. One of our key objectives is to ensure every contact made by a customer receives a prompt, considerate, open and informative response. We are always eager to hear our customers' views about our performance as we strive to make continuous improvements. However, we recognise that things can sometimes go wrong. When they do, we want to know about it so we can put things right.

This procedure explains how you can make a complaint and what you can expect from us.

How to make a complaint

You can make a complaint with us using any of the following methods:

By post:

If you wish to make a complaint by post, send your written complaint to:

*Complaints Team
Reliance Bank Limited
23 Lovat Lane
London EC3R 8EB*

By telephone:

If you wish to log your complaint over the phone, call us at **0207 398 5400** during weekdays, from 8.30am to 4.15pm.

By email:

If you would rather email us your complaint, you may do so at:

customer.experience@reliancebankltd.com

To help us resolve your complaint more quickly we ask that you provide us with the following information:

- Your full name and address,
- Your account number, if you are already a customer,
- A daytime contact number and a preferred contact time,
- Copies of any relevant documents (if applicable),
- Details of the banking product your wish to complain about, and
- Any particular actions you wish us to take to resolve your complaint.

We aim to deal with all complaints as quickly as possible, usually within 15 days. However, some complaints may be a little more complex, and may take longer to resolve. In those situations, we will always keep you updated on our progress and will try to provide a final response within 8 weeks from receiving the complaint. If we have not resolved

your complaint within this time, or you are not satisfied with our final response, you are entitled to refer your complaint to the **Financial Ombudsman Service (FOS)**.

Complaints relating to payment services

If your complaint relates to payment services, we may be required to respond within shorter regulatory timeframes. We will advise you in writing if this applies.

Referring Complaints to the FOS

The Financial Ombudsman Service is an independent organization, which settles disputes between financial firms and consumers. Its services are free to consumers.

You may refer your complaint to the FOS by post, email or telephone.

By post:

To contact the FOS by post, send your correspondence to:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

By email:

You may contact the FOS by email at:

complaint.info@financial-ombudsman.org.uk

By telephone

If you wish to speak with someone at the FOS, you can reach them at **0800 023 4567** (free), or 0300 123 9123 (local).

You must contact the Financial Ombudsman Service within **six months** of the date of our final response.

Contact us

If you have any questions about this procedure or need help making a complaint, please contact our Complaints Team using the details above.