

## Talk to us about your complaint

### We want to hear from you

It is important to us that we continue to improve our services and products and provide you with the experience you expect.

In the event that you feel you have received unsatisfactory service, and wish to log a complaint, please contact us through one of the channels outlined below and we will do our utmost to resolve your complaint in a fair and timely manner.

#### How to contact us

The easiest way to contact us is over the phone. You can reach us on 0207 756 6666, or via your relationship manager.

Alternatively, you can contact us by email at [SCIBLondonComplaints@santander.co.uk](mailto:SCIBLondonComplaints@santander.co.uk)

You may also contact us by post at:

**Santander UK plc**  
SCIB Complaints Team 4th Floor  
2 Triton Square  
London  
NW1 3AN  
United Kingdom

Please be sure to include a daytime telephone number so that we can contact you to discuss your complaint.

#### What happens next?

We are committed to doing our utmost to resolve your complaints in a fair and timely manner. This may require further contact for more information, or more time than expected to complete a thorough investigation. You will, however, be kept fully informed throughout the process.

If your complaint relates to payment in or out of your account, we will resolve your complaint within 15 days. However, in the event of exceptional circumstances, this may extend up to 35 working days. If this is the case, you will receive a letter notifying you of this. If we can resolve your complaint within three business days following the day of receipt, we will send you a confirmation, which will include information about how to contact the Financial Ombudsman Service (FOS).

For all other complaints, we may take up to 8 weeks to resolve it. We will keep you informed throughout the

process of our investigation and any further action required.

Once the investigation is complete, you will receive a final response, outlining relevant details and our decision, including any further steps we are taking towards a resolution.

#### Using a solicitor or a claims management company or a third party firm to make a complaint

The use of a third party, such as a solicitor or claims management company will not affect our investigation, however, you may wish to be aware that:

- We won't charge you to investigate your complaint.
- We won't be liable for any fees that you may be charged by a third party to handle your complaint.
- If we pay any money to you as part of the resolution to your complaint, we'll pay this directly to you as our customer.

#### Following our response to you

If you do not agree with the result of our investigation, you may choose to contact us through the channels outlined above. Alternatively, you may wish to refer your complaint to the Financial Ombudsman Service or seek legal advice.

#### The Financial Ombudsman Service

If you are not happy with the outcome of our investigation, you may be able to refer your complaint to the Financial Ombudsman Service.

The Financial Ombudsman Service acts as an independent and impartial organisation which helps settle disputes between consumers and financial services providers. You can find out more information about the Financial Ombudsman Service and whether you might be able to refer your complaint to them at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk), or directly by email at [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk). You can also contact them by phone on 0800 234 567 (free from UK landlines and mobiles), or by post at the following address:

**Financial Ombudsman Service,**  
Exchange Tower  
London  
E14 9SR  
United Kingdom