



WHAT TO DO IF YOU HAVE A COMPLAINT

OUR COMMITMENT TO YOU

We take pride in providing our customers with excellent service and the best products. Whilst we are committed to dealing professionally and personally with customers at all times, sometimes things go wrong, including when customers feel we have not lived up to their expectations. If this happens we want to know about your dissatisfaction so that we can put it right. We have established procedures to help us ensure that any complaints we receive are dealt with quickly and fairly.

OUR AIMS WHEN WE RECEIVE A COMPLAINT

We aim to ensure that:

- Your complaint receives a full and fair investigation and is dealt with by someone with appropriate knowledge and authority;
- Sort out your complaint quickly in accordance with strict timescales; and
- Apologise when things go wrong and make sure that we put them right

HOW DO I MAKE A COMPLAINT?

- In person: Visit our offices and speak to one of our staff
- By telephone: 0207 377 1888
- In writing to: Chief Executive Officer, Bank of Ceylon (UK) Ltd, 1 Devonshire Square, London EC2M 4WD
- By email: info@bankofceylon.co.uk

Please quote your name and address, your account number and a daytime telephone number at which you can be contacted.

HOW WE WILL DEAL WITH YOUR COMPLAINT

We will acknowledge your complaint (and will probably resolve it) within 5 working days from the day we receive the complaint. If we have not been able to resolve the complaint within 5 working days, we will let you know when we will get back to you with a conclusive response following our investigations.

Within 4 weeks we will write to you informing you of either the result of our investigations or let you know what stage our investigations have reached.

Within a further 4 weeks (eight weeks after first receiving your complaint) we will send you our final written response with our explanations and any offer of redress.

HOW TO TAKE MATTERS FURTHER IF YOU'RE STILL NOT SATISFIED

If you feel that the complaint has still not been resolved to your satisfaction, then you may contact the Financial Ombudsman Service (FOS) within 6 months from the date of your final response. The FOS exists to mediate in disputes between customers and financial services companies and the service is free to consumers.

You can contact the FOS at:

Financial Ombudsman Service
Exchange Tower
London E14 9SR

Monday to Friday – 8am to 8pm

Saturday – 9am to 1pm

0800 023 4 567 (calls to this number are now free on mobile phones and landlines)

0300 123 9 123 (calls to this number cost no more than calls to 01 and 02 numbers)

+44 20 7964 0500 (for calls from outside the UK)

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

Web: www.financial-ombudsman.org.uk