



What happens if things go wrong?



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At United Trust Bank, we endeavour to provide our customers with the highest level of service at all times. You should find your dealings with us to be prompt, efficient and friendly. If things go wrong we aim to resolve the problem quickly.

We have a formal complaints procedure to ensure that your complaint is handled quickly, fairly and efficiently. This information is designed to provide you with details of this process.

We suggest that you bring your concerns to our attention as soon as possible; we aim to deal with all complaints fairly, consistently and promptly. This helps us to learn from our mistakes, avoid repetition and resolve your concerns without delay.

The Process

- On receipt of your complaint the matters raised will be investigated.
- If we can resolve your complaint to your satisfaction by the end of the third working day following its receipt we will write to you confirming what we have agreed.
- If this is not possible we will acknowledge your complaint within 5 working days of receipt.
- We aim to send you our final response to your complaint after completing our investigation within 4 weeks but no later than 8 weeks of your initial complaint.
- If we are unable to provide you with a final response within this time frame, we will write to you explaining why and advise you when you can expect a final response.

- If more than 8 weeks from the date of your complaint has passed and you haven't received a final response, or you are dissatisfied with the final response you have received (at any stage of the process) you can refer the matter to the Financial Ombudsman Service:

Financial Ombudsman Service

Exchange Tower

London E14 9SR

- You must refer your complaint to the Financial Ombudsman within 6 months of the date on the final response. We will not provide the Financial Ombudsman with our consent for this period to be extended.

For further information please see www.fos.org.uk or call the Financial Ombudsman Service on **0800 0234 567**.

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United Trust Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

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**Financial
Ombudsman
Service**