

# Talk to us about your complaint

## We want to hear from you

It's important to us that we continue to improve our services and products and provide you with the service you expect.

We want to know when things don't go well so we have the opportunity to put them right for you and potentially other customers. As soon as you contact us, we'll do all we can to put it right. This leaflet lets you know how you can contact us and what we'll do once we hear from you.

### How to contact us

The best way to contact us is over the phone so that we can talk to you in person:

 You can call us on **0800 085 2090**, or, if you prefer you can contact your Relationship Director.

You can also contact us using one of the ways shown below. Please give us a daytime telephone number so we can talk to you if we need to:

 Send us a secure message via Santander Connect (our online banking service)

 Write to us:  
Santander UK plc  
SCCB Complaints Team  
Zone 1/3 South  
301 St Vincent Street  
Glasgow  
G2 5NB

### What happens next?

We'll do everything we can to resolve your concern promptly and fairly. Our commitment is that we'll listen to you, we'll contact you if we need more information to investigate the issue you've raised and where we've made a mistake we'll put things right for you.

If we can resolve your complaint within three business days following the day we received it, we'll send you confirmation of this and we'll also let you know about the Financial Ombudsman Service (FOS) at this time.

For more complex issues we may need more time to investigate your concerns. If this is the case, we'll send you an acknowledgment letter outlining the next steps and when you can expect to hear from us.

### Our final response

Once we've completed a thorough investigation, we'll give you a final response which will outline the details of our investigation, how we reached our decision and what we're going to do to put things right.

### Timescales

#### Complaints relating to payments in or out of your account

These include complaints about making or receiving payments on your Current Account or Instant Access Savings account.

- We'll send you our final response as soon as we've completed our investigation. We have 15 days to resolve these complaints.
- If there are exceptional circumstances we may take longer than 15 days to investigate your complaint, however, we'll resolve all payment complaints within 35 days. We'll write to you to let you know if we need longer than 15 days, we'll also send you details about how to refer the matter to the Financial Ombudsman if you'd prefer not to wait for us to finish our investigation.

#### All other complaints

- Although we have 56 days to resolve your complaint, we'll send you our final response as soon as we've completed our investigation.
- We'll also keep you informed in writing along the way so you'll know when to expect to hear from us.
- If we haven't been able to finalise our investigation by 56 days we'll send you a letter letting you know and what steps you can take. These will include letting you know you can go to the Financial Ombudsman Service, if you'd prefer not to wait until we've completed our investigation.

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

We want you to be aware that we'll look into the issue you've raised exactly the same way even if you use a third party. This could be a solicitor, claims management company or any other third party, for example a financial adviser. When making the decision as to whether to use a third party it may be helpful to know:

- 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 don't agree with our resolution to your complaint, you can choose to come back to us via any of the routes above. Alternatively, you may be entitled to refer your complaint to the Financial Ombudsman Service.

## The Financial Ombudsman Service

If for any reason you're not happy with our decision 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)



[complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)



**0800 234 567** (free from UK landlines and mobiles)



Financial Ombudsman Service,  
Exchange Tower,  
London  
E14 9SR

For Corporate and Commercial customers, the Financial Ombudsman Service may be unable to review your case. In these instances you may have the right to seek Legal Advice, with which we will fully support any investigations. If you are unsure of your rights then please speak to a member of the Santander Corporate & Commercial complaints team who will be able to advise you further.