unity trust bank

How to make a complaint



For Businesses.
For Communities.
For Good.

Complaints

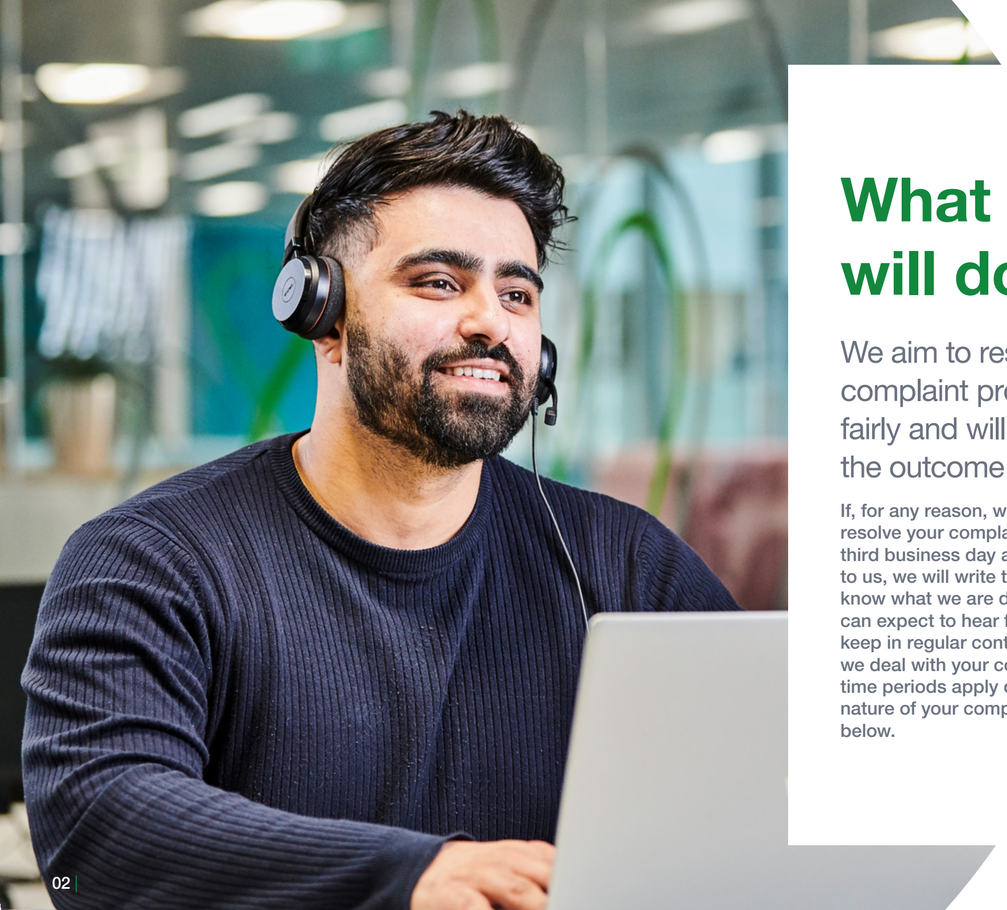
We pride ourselves on the fact that we listen to our customers and we do everything we can to provide you with excellent customer service.

We recognise, however, that there may be times when we fail to meet your expectations. When this happens, we encourage you to tell us and give us an opportunity to resolve the problem to your satisfaction. Complaints may be made on your behalf by a person authorised by you or authorised by law, for example a power of attorney.

How and where to complain

If you are not satisfied with any aspect of our service or products,
you can tell us about your concerns in the following ways:

- **By phone:** Call our Customer Service Team on 0345 140 1000
- **By Internet Banking:** You can send a secure message by logging in to your Internet Banking
- **By email:** You can email your complaint to us at us@unity.co.uk
- **By Post:** or you can write to us at: Complaints Team, Unity Trust Bank, PO Box 18939, Birmingham, B2 2FE



What we will do

We aim to resolve your complaint promptly and fairly and will confirm the outcome in writing.

If, for any reason, we are unable to resolve your complaint by the end of the third business day after you complained to us, we will write to you letting you know what we are doing and when you can expect to hear from us. We will keep in regular contact with you while we deal with your complaint. Different time periods apply depending on the nature of your complaint as set out below.

Complaints about payment services

If your complaint relates to an electronic or online payment service (this excludes cash and cheques) we will aim to resolve it within 15 business days (excluding weekends and public holidays). In exceptional circumstances it might take up to 35 business days to provide you with our final response, but we will let you know if this is the case.

All other Complaints

For all other types of complaint, where we are unable to resolve it within three business days, we will provide you with our final response as soon as possible but this may take up to eight weeks.

Some cases are complex so we may need longer to investigate and resolve your complaint. In those cases, where we are unable to resolve your complaint within the timescales above we will write to tell you when we think we will have completed our investigation. We will also send you a copy of the Financial Ombudsman Service explanatory leaflet.

The Financial Ombudsman Service

The Financial Ombudsman Service is an independent service which resolves complaints based on what it believes is fair and reasonable. It is free for complainants to use.

Complaints may be referred to the Ombudsman by, or on behalf of, customers (or potential customers) who are, at the time of making the original complaint to Unity, a:

- Consumer;
- Micro-enterprise (company employing fewer than 10 people and which has an annual turnover not exceeding €2 million);
- Charity with an annual income of less than £6.5 million;
- Trustee of a trust which has a net asset value of less than £5 million;
- small business; or
- guarantor.

The Ombudsman may ask you some questions and request relevant paperwork about your turnover, etc.

If you want to ask the Financial Ombudsman Service to review your complaint, you should do so within six months of the date of our final response letter. If you refer it later the Ombudsman will not have our permission to consider your complaint and may only do so in limited circumstances. For further information please use the FOS complaint checker:

www.financial-ombudsman.org.uk/make-complaint

You can contact the Financial Ombudsman Service in the following ways:

By phone: 0800 023 4567

By email: complaint.info@financial-ombudsman.org.uk

In writing: The Financial Ombudsman Service, Exchange Tower, London E14 9SR

For further information please visit **www.financial-ombudsman.org.uk**

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Contact Us


Call us: **0345 140 1000***


Email us: **us@unity.co.uk**


Visit us: **unity.co.uk**

*Our call centre will be open Monday to Friday 9am - 5pm. Calls are charged at local rate. Unity Trust Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Unity Trust Bank is entered in the Financial Services Register under number 204570. Registered Office: Unity Trust Bank, Four Brindleyplace, Birmingham, B1 2JB. Registered in England and Wales no. 1713124. Calls may be monitored and recorded for training, quality and security purposes.
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