

WESLEYAN BANK

part of the HTB group

HOW WE HANDLE COMPLAINTS

We do everything we can to make sure we always give you the best possible service.

If you are unhappy with any part of the service we have given you, please tell us as soon as you can. Your feedback lets us put things right and improve our service to you and all our customers.

What do I do if I have a complaint?

You can contact us in the following ways.

- ▶ Call us on: 0800 358 1122.
Lines are open Monday to Friday 9.00am to 5.00pm.
- ▶ Email us at: enq@wesleyanbank.co.uk
- ▶ Write to us at:
Wesleyan Bank Ltd
P.O Box 5500
First Avenue
Westfield Trading Estate
Radstock
BA3 9DG

How do you handle my complaint and how long will it take?

- ▶ We aim to deal with your complaint as quickly as possible.
- ▶ We will do all we can to resolve your complaint quickly and informally, generally within three business days after the day of receipt (Business days are Monday to Friday, not including Bank Holidays).
- ▶ Many issues can be dealt with straight away.
If your complaint is resolved within three business days we will send you a Summary Resolution letter (if applicable) to confirm that your complaint has been resolved satisfactorily.
- ▶ Some complaints require further investigation. If we cannot resolve your complaint within three business days, we will pass it to our Complaints Department, who will write to you within five working days acknowledging receipt of your complaint.

- ▶ Our regulator, the Financial Conduct Authority (FCA), gives us eight weeks to resolve complaints (with the exception of some types of electronic payment complaints which are covered separately below). We will aim to get your complaint resolved much sooner than this deadline.
- ▶ If we have not finished our investigation after four weeks, we will contact you with an update on the progress of your complaint.
- ▶ If we have not finished our investigation after eight weeks, we will contact you to explain the reason why and let you know when we expect to be able to make a decision on your complaint.
- ▶ Once we have comprehensively looked into your complaint, we will issue a Final Response Letter. This will be a detailed summary of our findings, the solutions, and the reasons behind our decisions.
- ▶ Where your complaint concerns electronic payment service facilities such as direct debits, BACS or CHAPS then we aim to resolve your complaint within 15 business days. In the exceptional circumstances that this is not possible we will send you a holding letter within 15 business days explaining the delay. If a holding letter has been issued we will issue our final response within 35 business days after your complaint was received.

What can I do if I am unhappy with the response?

- ▶ Should you remain dissatisfied with our response, you may be able to refer your complaint to the Financial Ombudsman Service (FOS).
- ▶ We will let you know if you can refer your complaint to FOS and provide details of how you can contact them.
- ▶ FOS is an independent service for resolving disputes, which is free for consumers.