

A guide to our complaints process

Cater Allen Private Bank can provide literature in alternative formats. The formats are: large print, braille and audio CD. If you'd like to register to receive correspondence in an alternative format contact us on **0800 092 3300**. If you are deaf, have hearing loss or speech loss, please use Relay UK at **relayuk.bt.com**. This is a free service that can help you communicate over the phone.

We always try to give you the best possible service, so we're sorry if we haven't got things right.

This guide shares how you can get in touch with us, and what we'll do once we hear from you.

How to get in touch

The best way to get in touch with us is over the phone so that we can talk to you in person.

- Call us on **0800 092 3300**.

You can also get in touch with us in one of the following ways.

- Online: For existing customers only, visit **caterallen.co.uk** and search 'complaints' to fill in our online form.
- Email: **service@caterallen.co.uk**
- Write to us at:
**Cater Allen Operations,
Sunderland,
SR43 4FB.**

Information we'll need

We want to fully understand what's gone wrong. We'll need some information from you to make sure the right person handles your complaint, so they can investigate and fix things for you as soon as possible.

When contacting us, please give us:

- your name, address and account details
- a description of your complaint and how it's affected you
- when the issue happened
- a contact number or your preferred method of contact, including a convenient time to contact you. This means we can get hold of you if we need to discuss your complaint, especially if we need any more information. Calls from us may appear as unknown or withheld numbers.

What happens next?

We'll do everything we can to resolve your concerns quickly and fairly. If we need extra information to investigate the issue, we'll contact you. Where we've made a mistake, we'll put things right.

If we can resolve your complaint within 3 business days following the day we received it, we'll send you confirmation of this. We'll also let you know about the Financial Ombudsman Service (FOS).

For more complex issues we might 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.

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

Complaints relating to payments in or out of your account

These include complaints about making or receiving payments on your current or 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 might 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 FOS, 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 write to you along the way, so you'll know when to expect to hear from us.
- If we haven't been able to finalise our investigation in 56 days we'll send you a letter letting you know what steps you can take. This will include letting you know you can go to the FOS if you'd prefer not to wait until we've completed our investigation.

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

We'll look into the issue you've raised in 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 this decision it might be helpful to know that:

- we won't charge you to investigate your complaint
- we won't be liable for any fees that you might 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 response after we've investigated your complaint, you can choose to come back to us using any of the contact routes above. Or, you can use the FOS.

The Financial Ombudsman Service

If you don't agree with our resolution of your complaint and you'd like to take it further, you can ask the FOS to look into it. This is a free, independent and impartial service that helps resolve disputes.

Although you can refer your complaint to the FOS at any time, they'll ask for our permission to investigate complaints if:

- you haven't complained to us first, to give us the chance to put things right
- you have complained to us, but we haven't given you our final response yet and we're still within our timescales.

We'll send you the full details of our decision in our final response, including your right to refer your complaint to the FOS. If you do so, it should be done within 6 months of the date on our final response. Visit [financial-ombudsman.org.uk](https://www.financial-ombudsman.org.uk) for more information on how to contact them.