

OUR CUSTOMER COMMITMENT



Customer Focused – We listen to your needs

We see every contact with you as an opportunity to exceed expectations by listening and building our relationship



Risk Aware – Keeping you safe

We take responsibility for keeping our customers safe



Ownership – Keeping our promises to you

You can rely on us to be open and honest with you, if we say we will do it – we will and if it can't be done we will say that too



Teamwork – With you all the way

We will work as a team to make it easy for you to do business



Performance Driven – Striving to be the best for you

We measure our performance to identify what we do well and what we can do better



Future Orientated – Your future in mind

We will listen, adapt and keep our innovations clear and simple

YOU CAN REFER YOUR COMPLAINT TO THE FINANCIAL OMBUDSMAN SERVICE TO INVESTIGATE FURTHER:



complaint.info@financial-ombudsman.org.uk



www.financial-ombudsman.org.uk



0800 023 4567 or **0300 123 9123***

**Calls may be recorded for training and monitoring purposes*



Financial Ombudsman Service
Exchange Tower
London
E14 9SR

If your complaint is about goods or services bought online, this can be raised via the European Commission's online platform for dispute resolution



<http://ec.europa.eu/consumers/odr/>

ALTERNATIVELY, FOR COMPLAINTS RELATING TO OUR FINANCE AND LEASING ACTIVITIES (MONEYWAY), YOU CAN REFER THESE TO THE FINANCE AND LEASING ASSOCIATION (FLA):



0207 836 6511

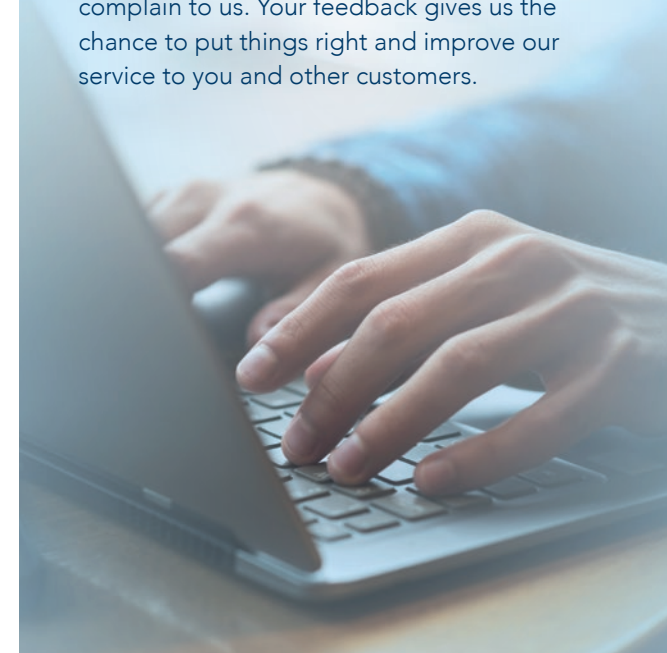


FLA Imperial House
15 – 19 Kingsway
London
WC2B 6UN

WE'RE SORRY TO HEAR YOU ARE UNHAPPY ABOUT THE SERVICE WE HAVE PROVIDED

At Secure Trust Bank we have a strong set of values that as a team we aim to live every day. We're sorry if we have not met your expectations.

This leaflet explains what to do if you have a complaint and what you can expect if you complain to us. Your feedback gives us the chance to put things right and improve our service to you and other customers.



 **Secure Trust**
Bank

Straightforward transparent banking

IF YOU HAVE A COMPLAINT, LET US KNOW AS SOON AS POSSIBLE

HOW TO CONTACT US:



complaints@securetrustbank.co.uk



[www.securetrustbank.com/
complaints-and-resolutions](http://www.securetrustbank.com/complaints-and-resolutions)



0121 683 6444*

**Calls may be recorded for training and monitoring purposes*



CEO Paul Lynam
One Arleston Way
Shirley
Solihull
West Midlands
B90 4LH

What we will need to know:

- Your name, address and contact phone number
- Your account details, if you are a Secure Trust Bank customer
- Exactly what has gone wrong, and how and when it happened
- Anything specific you would like us to do to put things right for you

OUR COMPLAINT HANDLING PROCESS

We will aim to resolve your complaint by the end of three business days after the day of receipt. (Business days are Monday – Saturday, excluding Bank Holidays).

If we are able to resolve your complaint within three business days of you first bringing the matter to our attention, you will receive a Summary Resolution Communication (SRC) letter in the post to confirm your complaint was dealt with to your satisfaction.

FULL INVESTIGATION

Some complaints are more complex than others and can take more time to fully investigate.

Should we be unable to resolve your complaint within three business days of it being brought to our attention, we will write to you to confirm we will be fully investigating your concerns and will provide you with contact details for the Customer Resolutions Team.

The investigation of your complaint will be undertaken by a member of staff who is unconnected with the subject matter of your complaint.

We aim to fully investigate and resolve your concerns as soon as possible.

FOUR WEEKS

We will keep you updated on the progress of our investigation by four weeks if we have been unable to complete our investigation by then.

EIGHT WEEKS

If by eight weeks we have not completed our investigation, we will write to you again to explain why there is a delay and confirm when we expect to send you a final response.

YOUR RIGHTS

Should you remain dissatisfied with our final response, you may be eligible to take your complaint to the Financial Ombudsman Service.

You can ask the Financial Ombudsman Service to look into your complaint for you. This is a free, independent service for resolving disputes between customers and financial institutions.

We will explain how you can contact them and provide you with a leaflet containing further information. You will have six months from the date of our final response to ask them to review your complaint.

RESOLVING YOUR COMPLAINT

Where we have agreed a resolution, we aim for matters to be finalised as soon as possible.