

If you are unhappy with the way we have dealt with your complaint

If you are not satisfied with the decision we've taken regarding your complaint and wish to take it further 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. You will receive a copy of their leaflet with our 'final response' letter to you and will have six months from the date this letter to ask them to undertake a review:

 0800 0 234 567 or 0300 123 9 123*

*Calls may be recorded for training and monitoring purposes

 complaint.info@financial-ombudsman.org.uk

 financial-ombudsman.org.uk

 The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

In the case of complaints relating to our finance and leasing activities (Moneyway), these should be referred to the Finance Leasing Association (FLA):

 FLA Imperial House
15-19 Kingsway
London
WC2B 6UN

 020 7420 9605

Contact us[†]

 complaints@securetrustbank.co.uk

 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

We're sorry to hear that you have a complaint...

If you're reading this leaflet, then something may have gone wrong. We're sorry if it has. If you tell us about it we'll look into it thoroughly and will aim to get the situation resolved as quickly as possible. Thank you for taking the time to help us improve our service to you.

This leaflet explains what to do if you have a complaint and what you can expect us to do if you complain to us.

† All communications with us may be monitored and recorded to improve the quality of our service and for your protection and security.

1

How to complain to us

The first thing to do is to let us know what has happened. You can call us, email us, write to us or complete our online form (see 'Contact us' on the back of this leaflet). We will need to know:

- 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
- Your name, address and contact phone number
- Your account details, if you are a Secure Trust Bank customer
- Anything else that you feel is relevant such as reference numbers

Once we have this information from you, our experienced and knowledgeable team will be able to start looking into your complaint for you.

2

What happens next?

Once we have received your complaint we will contact you to let you know we're looking into things and will provide the name, position and contact details for the person handling this for you.

Our aim is to address any concerns as soon as possible and we'll keep you regularly updated about what's happening.

3

Our final response

Within eight weeks, when we've thoroughly looked into your complaint, we'll write to let you know our final response. This will be a detailed letter which outlines what we found, what we plan to do as a result and why we have made the decision we came to. We will also advise you how to contact the Financial Ombudsman Service to request them to review your case if you feel it is appropriate.

If it looks as though our investigations will take longer than eight weeks from the receipt of your complaint, we will keep you updated on our progress.