

Complaints Policy Overview

2023

The **co-operative** bank

Our commitment to handling complaints

We know that sometimes things go wrong and we really value your feedback. By letting us know when you're unhappy with our products or services, we are given the opportunity to solve the problem as quickly as possible and we can improve our service for all our customers.

Our promise to you:

- Treat your complaint fairly.
- Try to resolve complaints when you first contact us.
- Send you a response in writing.
- Keep you informed of our progress.

There are a number of ways to make a complaint with us. You can:

- Call our helpline on **03457 212 212*** (8am to 6pm, Monday to Friday or 9am-5pm Saturday and Sunday) to speak to one of our dedicated advisers. [Call charges](#) may apply.
- Visit your nearest branch and a member of staff will be happy to help you.
- Write to us at: Customer Response, The Co-operative Bank, 1 Balloon Street, Manchester M60 4EP.
- Send us an email to complaints@co-operativebank.co.uk
- Send us a secure message via Online Banking.

You can find more information by going to our [website](#)

What happens next?

We'll do everything we possibly can to resolve your complaint straight away, with the aim to resolve your complaint within three working days. Where this isn't possible, we will acknowledge your complaint within five working days and further investigate your complaint within 4-8 weeks. For all complaints which are Payment Service Related, we will provide you with a final response within 15 calendar days. However if there are any exceptional circumstances beyond the Bank's control, this will be extended to a maximum of 35 days.

Please note that should we call you regarding your complaint a 'withheld' number may be displayed and you should also remember to check your junk email should any personal filters be applied.

Communication type	When will I receive this?	What will it tell me?
Summary Resolution Communication (SRC) Letter	You'll receive this if we've been able to resolve your complaint within three working days of receipt of the complaint	This letter will confirm your complaint has been resolved and will tell you about the Financial Ombudsman Service
Final Response Letter	In addition to a letter acknowledging your complaint; if we've been unable to resolve your complaint within three working days, a final response letter will be issued with our findings.	This will outline details of our investigation, our decision & next steps if any. Again it will provide information about the Financial Ombudsman Service

Not satisfied with our response?

We're committed to ensuring all complaints are fully and fairly addressed. However, should you remain unhappy with our response, you have the option to refer the matter to the Financial Ombudsman Service where you have up to six months after resolution for them to review your complaint.

The Financial Ombudsman Service

The role of the Financial Ombudsman Service is to help settle individual disputes between consumers and businesses providing financial services in the UK.

To find out more about the Financial Ombudsman Service visit www.financial-ombudsman.org.uk or contact them by writing to: The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone: 0800 023 4567.

Please note: making a complaint will not affect your legal rights.