

# Talk to us about your complaint

## We want to hear from you

It's important to us that we keep improving our services and products, and give you the service you expect.

We want to know when things don't go well so we have the opportunity to put them right for you. It will also help us to put things right for other customers in the future. As soon as you contact us, we'll do all we can to put it right. This leaflet lets you know how you can contact us and what we'll do once we hear from you.

### How to contact us

The best way to contact us is over the phone so that we can talk to you.



You can call us on **0333 207 2229**, or, if you prefer you can contact your Relationship Team.

You can also contact us using one of the ways shown below. Please give us a daytime telephone number so we can talk to you if we need to.



Send us a secure message using Santander Connect (our online banking service)



Write to us:  
Santander Corporate & Commercial Banking  
Complaints Team  
Sunderland  
SR43 4GZ

### What happens next?

We'll do everything we can to resolve your concern promptly and fairly. Our commitment is that we'll listen to you, we'll contact you if we need more information to investigate the issue you've raised. Where we've made a mistake, we'll put things right for you.

Sometimes we can resolve your complaint within 3 business days after the day we received it. We'll send you confirmation of the outcome, and let you know about other dispute resolution services. For more complex issues we may 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.

### Our final response

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

### Timescales

#### Complaints relating to payments in or out of your account

These include complaints about making or receiving payments on your current account or instant access savings account.

- We'll send you our final response once we've completed our review. We have 15 days to resolve these complaints.
- If there are exceptional circumstances, we may take longer than 15 days to investigate your complaint. We'll write to you to let you know if we need longer than 15 days. However, we'll resolve all payment complaints within 35 days. We'll send you details about how to refer the matter to the Financial Ombudsman (if eligible) if you'd prefer not to wait for us to finish our investigation.

#### All other complaints

- We'll send you our final response as soon as we've completed our investigation.
- We'll also keep you informed in writing along the way so you'll know when to expect to hear from us.
- If we haven't been able to finalise our investigation after 56 days, we'll send you a letter letting you know and explaining what steps you can take. These will include letting you know if you can go to the Financial Ombudsman Service, if you'd prefer not to wait until we've completed our investigation.

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

We'll look into the issue you've raised exactly the same way even if you use a third party. This could be a solicitor, claims management company, a financial adviser or any other third party. When deciding whether to use a third party it may be helpful to know:

- We won't charge you to investigate your complaint.
- We won't be liable for any fees that you may 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 resolution to your complaint, you can get back in touch with us using any of the options mentioned on the previous page. You may be entitled to refer your complaint to either the Financial Ombudsman Service or the Business Banking Resolution Service.

## The Financial Ombudsman Service

The Financial Ombudsman Service acts as an independent and impartial organisation which helps settle disputes between consumers and financial services providers. You can find out more information about the Financial Ombudsman Service and whether you might be able to refer your complaint to them at:



[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)



[complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)



**0800 023 4567** (free from UK landlines and mobiles)



Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

## The Business Banking Resolution Service

You may be able to refer your complaint to the Business Banking Resolution Service (BBRS).

The BBRS is an independent organisation set up voluntarily by participating banks to resolve disputes.

The BBRS is free to use and has different eligibility considerations from the Financial Ombudsman Service.

For further information, please refer to their website, [thebbrs.org](http://thebbrs.org) or call them on 0345 646 8825. Alternatively, you can write to the BBRS, CEDR – Centre for Effective Dispute Resolution, 100 St Paul's Churchyard, London, EC4M 8BU.

If these dispute resolution services are unable to review your case, as a Corporate and Commercial Banking customer you may have the right to seek legal advice. We'll fully support any investigations if you do decide to take this option. If you're not sure of your rights, please speak to a member of our Corporate & Commercial Banking complaints team who can help you further.

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