



## Complaint Handling Process

**Description Process:** Client's questions and complaints keep us on our toes, and help us to improve our service. The purpose of the complaint handling process is to ensure the prompt and efficient handling of client complaints and to ensure that clients are made aware of their rights and the procedures available.

**Raising a complaint :** Your satisfaction is important to us, so we are keen to hear from you if you think our service could be improved.

Your relationship manager or client service officer is there to deal with any questions, concerns or complaints you raise. If you would like to file a complaint, we encourage you to do it by writing an email to [commercial.banking@uk.abnamro.com](mailto:commercial.banking@uk.abnamro.com), as such guaranteeing a fair and effective resolution of the complaint. The recipient of your complaint will initiate a complaints form, and assign the file number.

Formal written acknowledgement will be sent to you a.s.a.p. and no later than 24 hours after receipt of the complaint, confirming receipt. This confirmation will state:

- Your file number
- The name of the person who is handling your case
- When you can expect to receive an answer
- Which number to call for more information

**Resolution:** We will make all reasonable efforts to resolve the matter. Our response will outline the details and outcome of our investigation.

**Escalation:** If you do not agree with the final resolution, you can escalate the complaint to an independent department within the Bank by submitting the written complaint to [complaints@uk.abnamro.com](mailto:complaints@uk.abnamro.com)

Our Complaints Management Department will confirm that it has received your email or letter and will tell you when you can expect a reply. The department will re-investigate your complaint and your earlier response from ABN AMRO. Once their investigation is complete, you will receive a new reply, even if no further action is to be taken.

**What to do if you are not happy with the outcome of your complaint?**

We're sorry that you are not happy with the decision we have taken. If you wish to take your complaint further, you may be able to ask the Financial Ombudsman Service to look into it for you.

The Financial Ombudsman is a free, independent service for resolving disputes between customers and financial services institutions. You'll need to contact them within 6 months of our final response letter – and they'll ask to see the letter as summary of our investigation of your complaint. You can

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check whether you are eligible and refer your complaint in the following ways:

- **By phone**

You can call the Financial Ombudsman Service using with the following numbers:

From a UK landline: 0800 023 4567

From a UK mobile: 0300 123 9123

Calls to 0800 numbers are free when calling from a UK landline. 03 numbers cost no more than a national rate call and are included in inclusive minutes for mobiles. Charges may apply when calling from abroad.

- **Online**

You can contact the Financial Ombudsman Service (**FOS**) by email:

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

By visiting their website:

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

- **By post**

You can write to the Financial Ombudsman Service at the following address:

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

ABN AMRO Bank N.V., UK Branch

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