



CLIENT COMPLAINTS – INFORMATION GUIDE

1 Introduction

The Bank of London Group Limited ('the Bank') is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority in the United Kingdom. The Bank is required to have in place effective processes and procedures for handling complaints promptly and fairly.

2 How to make a Complaint

If you are not happy with a service or product provided by the Bank you can make a complaint through any of the following channels. You do not have to make the complaint in writing but it would help us to look into the issue if you could set out for us all the details clearly.

We do not charge a complaint handling fee.

2.1 Email

- You can report a complaint by emailing us at UKsupport@thebankoflondon.com and listing "Complaint" in the subject title of the email alongside all the relevant details of the complaint. Please do not send any confidential information by email – you should call or write to us instead.

2.2 Telephone

- You can report a complaint by calling us on (+44) 3301659131 and selecting option 4.

2.3 Post

- You can submit a complaint by post to the below address:

Complaints Handling

The Bank of London Group Limited

100 Bishopsgate (Floors 18 & 19)

London

EC2N 4AG

3 Investigating your Complaint

Your complaint will be investigated by a Bank complaint handler thoroughly, fairly and impartially. They may contact you for further information as the investigation proceeds.

4 Timescale for responding to you

We aim to resolve any complaint at the earliest possible opportunity. If we are able to resolve the complaint within three business days, following the day it was received, we will send you a written Summary Resolution Communication along with information about the Financial Ombudsman Service (FOS).

If it is not possible to resolve your complaint within three business days we will send you a letter acknowledging your complaint. We will keep you updated on our progress and send you a final response as soon as we have finished looking into your complaint.

We have up to 8 weeks to resolve your complaint and send you our final response. However, if for any reason we are unable to resolve your complaint in this time, we will send you a written explanation and inform you that you may be able to take your complaint to the Financial Ombudsman Service. Alternatively, you can continue to wait for us to complete our investigation and send you our full response.

Where a complaint is related to activities covered by the Payment Services Directive (PSD), we aim to answer your complaints within 15 business days. If there are exceptional circumstances beyond our control this may be extended to 35 business days.

5 Resolving your Complaint

Once the complaint handler has completed their investigation of your complaint they will send you a summary of their investigation. They will tell you whether your complaint is being upheld (either fully or partially) or rejected.

If the complaint handler decides that your complaint should be upheld and that some form of redress is appropriate, an offer of redress will be made to you. We will always aim to put you back in the position you should have been in. Where this is not possible, we will provide you with an offer of alternative, but fair, redress. If you accept our proposal, we will act promptly to take the actions in our offer and confirm to you when this is complete.

6 The Financial Ombudsman Service ('FOS')

The Financial Ombudsman Service is an independent organisation dealing with disputes between consumers and financial services businesses. If we have not been able to complete the investigation of your complaint within 8 weeks or you are not satisfied with the resolution of your complaint, you may be able to refer your complaint to the FOS. The FOS will independently review the complaint, free of charge. Information about the FOS is available at www.financialombudsman.org.uk.

The FOS can be contacted at:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Freephone 0800 0234567 (or +44 20 7964 0500 from outside the UK)

www.financial-ombudsman.org.uk

e-mail: complaint.info@financial-ombudsman.org.uk