

FEEDBACK AND COMPLAINTS

Cynergy Bank

The Financial Ombudsman Service

The Financial Ombudsman Service is a free independent service formed to help settle individual disputes between customers and financial services businesses by providing independent arbitration.

They will only investigate your complaint if you have already tried to resolve it with us or if we are not able to resolve your complaint within the relevant time limit.*

*For complaints about payment services, the Bank has 15 working days to issue a response or up to 35 days in exceptional circumstances. For all other complaints, the Bank has eight weeks in which to issue a response.

You can contact the Financial Ombudsman Service by:

Phone
0800 023 4 567 - free for people ringing from a fixed line phone
0300 123 9 123 - calls to this number are charged at the same rate as 01 or 02 numbers on mobile phone tariffs
+44 20 7964 0500 - from outside the UK

Post
The Financial Ombudsman Service
Exchange Tower, London E14 9SR

Email
complaint.info@financial-ombudsman.org.uk

Online
www.financial-ombudsman.org.uk

Further details about the Financial Ombudsman Service will be provided with our final response letter.

You can also visit their website at **www.financial-ombudsman.org.uk**

Feedback

Good or bad, we'd like to know about your experience with us, as it gives us an opportunity to do more of the things you like, put right those you don't, and improve our service to you in the future.

Please visit the Feedback section of our website to leave your feedback.

Cynergy Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Calls may be recorded for monitoring and training. Cynergy Bank plc is a member of UK Finance and adheres to the Standards of Lending Practice published by the Lending Standards Board. Eligible deposits with Cynergy Bank plc are protected up to a total of £85,000 by the Financial Services Compensation Scheme.

Complaints

This leaflet tells you how and where to make a complaint and what we will do to resolve it promptly and fairly. We are committed to being transparent and fair when investigating your complaint.

How to raise your complaint

By calling us on **0345 850 5555*** (or on **+44 (0)20 3375 6422** from outside the UK).
This call will cost you no more than calls to fixed line phones (landlines). Calls may be recorded for monitoring and training and to help us manage your account.

By sending us an email to **complaints@cynergybank.co.uk**

Or you can write to us at:
Customer Care Team,
Cynergy Bank,
PO Box 80030,
One New Change,
London, EC4P 4NG

We are dedicated to resolving any complaint you have as quickly as possible.
To help us do this, please make sure we have your contact details, including a daytime telephone number or your mobile number, so that we can discuss your complaint with you should we need to do so.

For more information on our opening hours, call charges and ways to contact us please visit our website www.cynergybank.co.uk/support/contact-us. We may record calls for monitoring and training purposes.

Our commitment to you

When we receive your complaint:
We will write to you within three days to acknowledge your complaint and, where possible, resolve your issue.

We will send our final response within eight weeks of receiving your complaint. If after eight weeks we are still not in a position to make a final response, we will write to you and give reasons for the delay and an indication of when we expect to provide you with a full and final response. We will update you at regular intervals while our investigations are ongoing.

If your complaint is in relation to a payment service we will send our final response letter within 15 business days and in exceptional circumstances this will be a maximum of 35 business days.

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Following our response

We aim to resolve your complaint to your full satisfaction. However, if you feel our response does not fully address your concerns, please let us know so we can understand if there is anything more that we can do.

If, after receiving our final response you remain dissatisfied, or the relevant time limit** has passed since you first raised your complaint with us and you are an eligible customer,*** you have the right to refer the matter to the Financial Ombudsman Service. **For complaints about payment services, the Bank has 15 working days to issue a response or up to 35 days in exceptional circumstances. For all other complaints, the Bank has eight weeks in which to issue a response.

- ***eligible customer includes:
- All personal customers
- Micro-enterprises
- Guarantors
- Small businesses with an annual turnover of less than
- £6.5 million and fewer than 50 employees
- Small charities with an annual income of less than £6.5 million
- A Trustee of a Trust which has a net asset value of less than £5 million

- For further guidance please visit: **www.financial-ombusdman.org.uk**

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