

*Putting things  
right for you -  
Business customers*

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Danske Bank

# Putting things right for you - Business customers

At Danske Bank we strive for great customer service. Unfortunately, things sometimes go wrong. If you let us know, we can try to fix things for you and make things better for everyone. We have a complaints management policy and procedures in place to deal with your concerns effectively and in the correct way.

## If you have a complaint, we will:

- Make it easy to tell us
- Try to resolve it quickly
- Have fully trained staff to deal with it

## Tell us about your complaint

You can contact us in a way that suits you. To investigate your complaint, it helps to give us all the relevant information. This includes the area or branch involved as well as your account details and your contact details. Your contact details help us get in touch if we need to discuss your complaint with you.

You can contact us:

### By phone

By calling **0345 600 2882**. When you do, it helps to have your account information to hand.

You can find all of our contact numbers and up-to-date opening hours information at [danskebank.co.uk/contact](https://danskebank.co.uk/contact)

Call charges may vary. Please contact your phone company for details. We may record or monitor calls to confirm details of our conversations, and for verification and quality purposes.

## **In branch**

Visit any branch to talk to us. You'll find your nearest branch and its opening hours at [danskebank.co.uk](https://www.danskebank.co.uk)

## **Online**

Submit online at:

[www.danskebank.co.uk/personal/help/feedback](https://www.danskebank.co.uk/personal/help/feedback).

## **By email**

Email us at:

[cencomplaints\\_team@danskebank.co.uk](mailto:cencomplaints_team@danskebank.co.uk)

## **By post**

Write to us:

Danske Bank

PO Box 2111

Belfast

BT10 9EG

## **What happens next?**

We'll record your complaint and try to resolve it as quickly as we can. Throughout the investigation we'll update you on our progress. We may use phone, texts, emails, or letters to do so.

## **When can you expect a response?**

We'll try to resolve your complaint by the end of the third business day after we get it. If we do, you'll get a 'summary resolution communication'. This will be in writing and tell you:

- That we think your complaint is resolved.
- How to approach the Financial Ombudsman Service if you aren't happy with the outcome.

If we don't resolve your complaint by the end of the third business day after we get it, we'll send you a letter to acknowledge your complaint. This may include our final response to your complaint. If we need more time, we'll tell you what we'll do next to deal with it. We'll also tell you the timescale to expect.

## **Payment related complaints**

For complaints about a payment service, we'll send a letter within 15 business days. (In exceptional circumstances, by the end of 35 business days.) It will explain:

- Our final response; or
- Why we can't give a final response yet and when we expect to do so.

## **For all other complaints**

We'll send you a letter within eight weeks of getting your complaint. It will explain:

- Our final response; or
- Why we can't provide a final response yet, and when we expect to be able to do this.

## **Complaints involving other companies**

If part of your complaint relates to a product another company has provided (such as an insurance product), we'll send that part of your complaint to them. We will do so promptly. We'll also give you a Final Response to explain why we did so and include their contact details.

## **If you are still not happy**

If you are unhappy with the Summary Resolution Communication or the Final Written Response you get from us, you can go to the Financial Ombudsman Service. This is free, independent, and impartial. You need to do this within six months of the date of our summary resolution communication or our final response.

You can send your complaint to:

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

0800 023 4567

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

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

The Financial Ombudsman Service can look at complaints from some businesses and charities. It can help with complaints about most financial products and services provided in, or from, the UK. Restrictions may apply.

If you are unhappy with the Summary Resolution Communication or the Final or Written Response, you may wish to seek legal advice.

### **Invoice Finance Agreements**

The Financial Ombudsman Service won't consider complaints about invoice finance agreements. (Called a 'business invoice finance agreement'). It may consider complaints about wider regulated financial services with an invoice finance element. This depends on the circumstances.

If your complaint is about Invoice Finance, and you're unhappy with our Final Response; or we have sent a 'deadlock' letter, you may be able to have it looked at by the Invoice Finance and Asset Based Finance Standards Framework (IFABL). This is an independent complaints process, administered by UK Finance, and further details are available at [www.ukfinance.org.uk/sites/default/files/UKF-IFABL-Complaint-Process-2021.pdf](http://www.ukfinance.org.uk/sites/default/files/UKF-IFABL-Complaint-Process-2021.pdf)

Eligible complaints must meet the following conditions:

- The complaint must relate to factoring, invoice discounting, asset-based lending or proposed lending in these areas.
- You must refer the case to UK Finance within six months of the date on our final response or deadlock letter.
- The action or actions relating to your complaint must have taken place on or after 1 July 2013.

- You must not be seeking a financial award of more than £50,000 in relation to the dispute or £28,000 if the issue(s) relating to the complaint occurred prior to 1 January 2021. This is the maximum award that can be made under this process.

**You should send your complaint to:**

UK Finance  
5th Floor  
1 Angel Court  
London  
EC2R 7HJ

IFABLStandards@ukfinance.org.uk  
44(0)20 3934 1456

UK Finance will log the complaint and immediately pass it to CEDR Services Limited, a specialist dispute resolution organisation. CEDR has the final say on whether a complaint falls under its jurisdiction and will not consider complaints that are being reviewed by the FOS or any other regulatory body.

**Data protection complaints**

If you are unhappy with how we have collected, used or shared your personal information and you are not satisfied with our Summary Resolution Communication or our Final Written response, you can raise your concerns with the Information Commissioner's Office (ICO).

The ICO is the UK's independent regulator for data protection and information rights. The ICO cannot award compensation but can investigate concerns and may take regulatory action.

You should normally contact the ICO within three months of the date of our Final response or your last meaningful contact with us.

Information Commissioner's Office Wycliffe House,  
Water Lane, Wilmslow, Cheshire SK9 5AF  
Phone: 0303 123 1113

Web: [www.ico.org.uk/make-a-complaint](http://www.ico.org.uk/make-a-complaint)

## **Payment Services Regulations**

You can contact the Financial Conduct Authority (FCA) or the Payment Systems Regulator (PSR) if you think that we may have broken the Payment Services Regulations 2017.

### **You can contact the FCA by writing to:**

Financial Conduct Authority  
12 Endeavour Square  
London  
E20 1JN

[www.fca.org.uk/contact](http://www.fca.org.uk/contact)

### **You can contact the PSR by writing to:**

Payment Systems Regulator  
12 Endeavour Square  
London  
E20 1JN

[PSRcomplaints@psr.org.uk](mailto:PSRcomplaints@psr.org.uk)

You must include:

- Who you are
- Who your complaint is about
- The facts of the situation and the failure you are complaining about
- If you have already approached us
- If any other companies have been involved in the complaint process or the failure about which you are complaining.

The FCA and the PSR will use this information to inform their regulatory activities. See more at [www.psr.org.uk/publications/policy-statements/the-payment-services-regulations-2017-the-psr-s-approach-to-monitoring-and-enforcement-factsheet/](http://www.psr.org.uk/publications/policy-statements/the-payment-services-regulations-2017-the-psr-s-approach-to-monitoring-and-enforcement-factsheet/)

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[danskebank.co.uk](https://www.danskebank.co.uk)