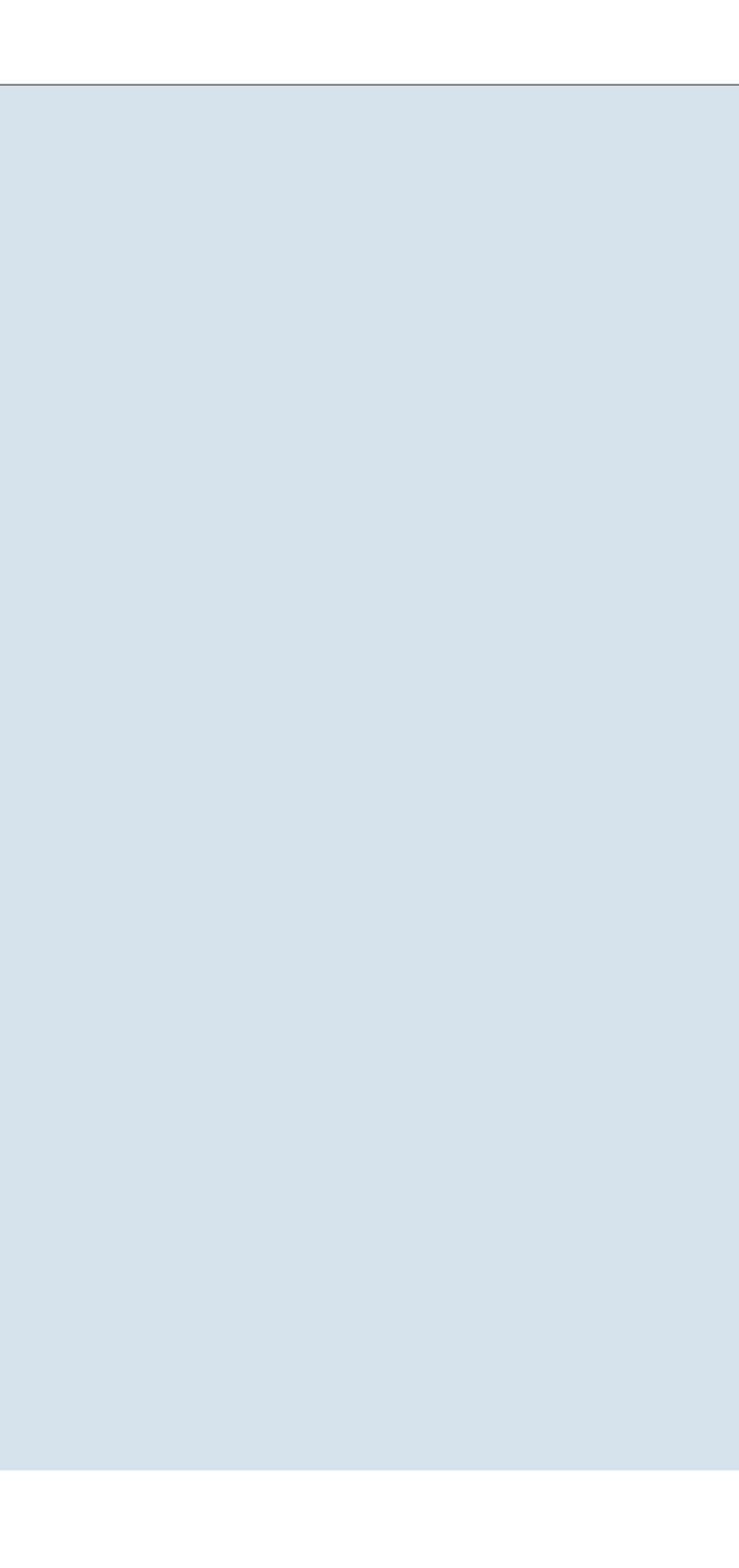


*Putting things
right for you*

Danske Bank



Putting things right for you

At Danske Bank we aim to provide you with a high level of customer service. Unfortunately things can sometimes go wrong but by telling us when they do you are giving us a chance to fix things for you and make improvements for everyone. We have a complaints management policy and procedures in place to deal with your concerns effectively and in the correct way.

In the event that you have a complaint we commit to:

- Make it easy for you to tell us about your complaint
- Resolve your complaint as quickly as possible
- Have fully trained staff available to handle your complaints fairly and impartially

Let us know when you have a complaint

You can contact us in a number of ways to let us know about your complaint. In order to help us investigate your complaint it would be helpful for you to provide us with all relevant information about your complaint including details of the area or branch involved as well as your account details. Your contact details are important to enable us to contact you if we need to discuss your complaint with you.

You can contact us as follows:

By phone

You can call us on 0345 600 2882. When you call you'll need to have your account information handy. [Lines are open between 8am and 8pm Monday to Friday and between 9am and 5pm on Saturdays and Sundays, except for bank holidays or other holidays in Northern Ireland when the bank is not open for business. 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 person

Visit any of our branches and talk to one of our team. You can find your nearest branch and its opening hours at [danskebank.co.uk](https://www.danskebank.co.uk)

Online

Visit [danskebank.co.uk](https://www.danskebank.co.uk) and click on the 'Complaints' link on the homepage under 'Help'. Click on 'Make a complaint' and you'll then be able to write to us using our online form.

Email

Email us at: cencomplaints_team@danskebank.co.uk

In writing

You can write to us at:

Danske Bank
PO Box 2111
Belfast
BT10 9EG

What happens next?

We will record your complaint and attempt to resolve it as quickly as possible.

Throughout the complaint investigation we will keep you updated as to our progress and may use phone calls, texts or letters to do so.

When can you expect a response to your complaint?

We will try to resolve your complaint by the close of business on the third business day after receipt of the complaint. If your complaint is resolved within three business days you will receive a 'summary resolution communication' from us. The summary resolution communication will be in writing and will:

- tell you that we consider your complaint has been resolved
- give you information about referring your complaint to the Financial Ombudsman Service if you are dissatisfied

If we need more time to investigate your complaint, the following timescales will apply:

If we have not resolved your complaint by the close of business on the third business day after we receive it, we will send you a letter acknowledging your complaint. This letter may also include our final response to your complaint. If we need more time to investigate your complaint, we will keep you informed of the steps we are taking to deal with it. We will also tell you which timescale applies to your complaint.

Payment related complaints

If your complaint is in relation to a payment service we will send you a letter within 15 business days (or in exceptional circumstances, by the end of 35 business days.) explaining;

- Our final response; or
- Why we cannot provide a final response yet and when we expect to do this.

For all other complaints

We will send you a letter within eight weeks of receiving your complaint explaining:

- our final response; or
- why we cannot provide a final response yet, and when we expect to be able to do this.

Complaints involving other companies

If any part of your complaint relates to a product another company has provided (for example, an insurance product), we will send that part of your complaint to that company. We will do so promptly. We will also give you a Final Response to explain why we have sent that part of your complaint to the other company, and that company's contact details.

If you are still not happy

We always aim to deal with complaints fairly.

However, if you are not satisfied with the Summary Resolution Communication or the Final or Written Response you receive from us you have the right to refer your complaint to the Financial Ombudsman Service. This is a free, independent and impartial service for resolving disputes. You must normally refer the complaint to them within six months of the date of our summary resolution communication or our final response.

You should send your complaint to:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Phone: 0800 023 4 567

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

Web: www.financial-ombudsman.org.uk

As well as individuals, the Financial Ombudsman Service can also look at complaints from certain businesses and charities.

Online Dispute Resolution Service

Alternatively, if your complaint is in relation to any products and services you bought from us online from 15 February 2016, you can also access the Financial Ombudsman Service by using the Online Dispute Resolution Platform (ODR Platform) if you are not satisfied with the response you receive from us. The ODR platform is an official website managed by the European Commission to help consumers who have bought products or services online to resolve their disputes. The ODR platform will send your complaint to the Financial Ombudsman Service and therefore you may prefer to contact us or the Financial Ombudsman Service directly in the first instance about your complaint using the contact details noted above.

The ODR platform can be accessed at:
www.ec.europa.eu/odr.

You may find the following information helpful when completing the ODR complaint form:

- Our name: Danske Bank
- Our email: cencomplaints_team@danskebank.co.uk
- Our website address: danskebank.co.uk
- Our geographic address: United Kingdom

When the Financial Ombudsman cannot help

The Financial Ombudsman Service can help with complaints about most financial problems involving products and services provided in, or from, the UK, however, some restrictions apply.

If you are not satisfied with the Summary Resolution Communication or the Final or Written Response you receive from us you may also like to seek legal advice on civil action.

Invoice Finance Agreements

The Financial Ombudsman Service will not currently consider complaints which relate mainly to invoice-finance agreements with business customers. (If you have such an agreement it will be called a 'business invoice finance agreement').

However, depending on the nature and size of the complainant and a number of other factors, the service might consider a complaint which relates mainly to wider regulated financial services but which also has an invoice-finance element.

If your complaint is in relation to **Invoice Finance**, and you are not satisfied with our Final Response; or we have issued a 'deadlock' letter, you may be eligible to have the matter considered through the independent Invoice Finance and Asset Based Finance Standards Framework (IFABL) complaints process. This is administered by UK Finance and further details are available on the UK Finance website at www.ukfinance.org.uk/policy-and-guidance/guidance/invoice-finance-and-asset-based-lending-ifabl-standards-framework.

Eligible complaints must meet the following conditions:

- The complaint must relate to factoring, invoice discounting and/or asset-based lending facility or a proposed facility.
- You must refer the case to UK Finance within six months of the date on our final response or deadlock letter.
- The annual turnover (revenue) of your business must not be more than £6.5 million a year (according to the last audited accounts).
- 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 £28,000 in relation to the dispute. 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

Email: IFABLStandards@ukfinance.org.uk

Phone: 44(0)20 39341456

UK Finance will log the complaint and immediately pass it to The Ombudsman Service Limited, which is a specialist dispute-resolution organisation and is a member of The Ombudsman Association.

Payment Services Regulations

You will also be able to 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

Website: www.fca.org.uk/contact

You can contact the PSR by writing to:

Payment Systems Regulator
12 Endeavour Square
London
E20 1JN

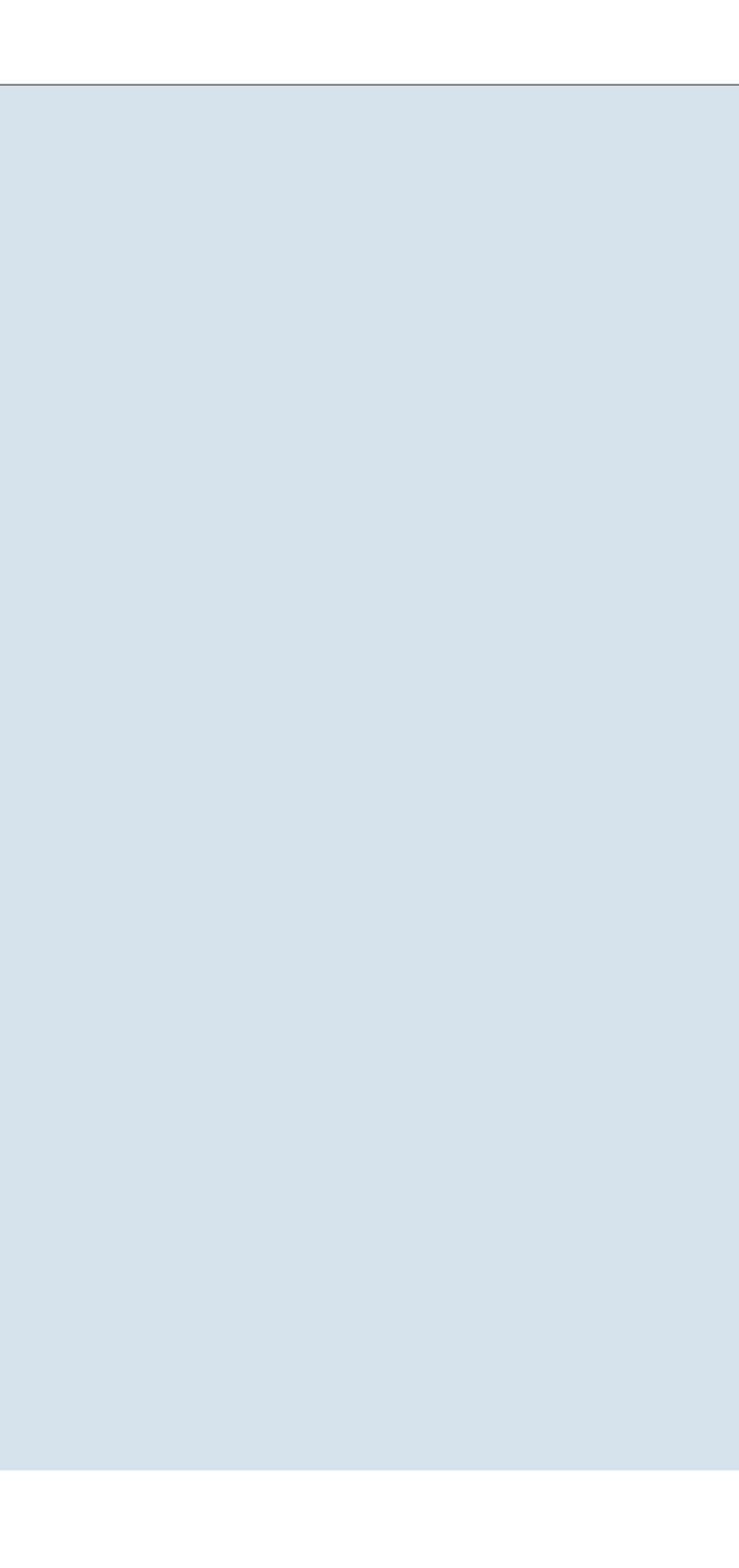
Email: PSRcomplaints@psr.org.uk

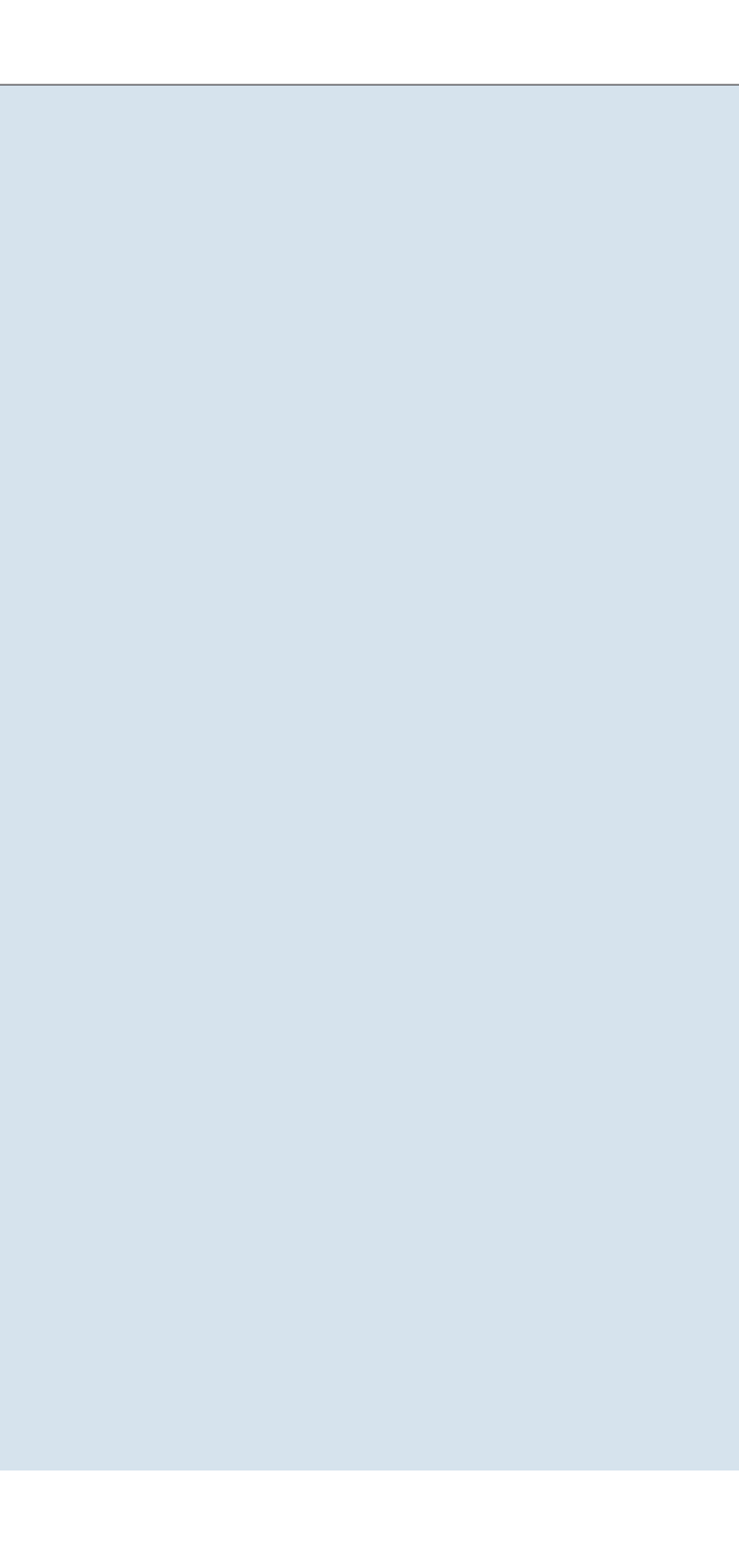
You must at least include the following:

- who you are
- who your complaint is about
- the factual details of the situation and the failure you are complaining about
- whether you have already approached us
- whether any other companies have been involved in either the complaint process or the failure you are complaining about.

The FCA and the PSR will use this information to inform their regulatory activities. More information can be found at

<https://www.psr.org.uk/sites/default/files/media/PDF/PSR-PSD2-approach-factsheet-Sep-2017.pdf>





This publication is also available in Braille, in large print, on tape and on disk. Speak to a member of staff for details.

Danske Bank is a trading name of Northern Bank Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register, reference number 122261.

Registered in Northern Ireland R568.

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Northern Bank Limited is a member of the Danske Bank Group.

danskebank.co.uk