

Bank of Scotland Share Dealing Complaints Procedure – We are here to help

We are committed to providing a high standard of service to all of our customers, but there may be occasions when you feel you have cause to complain. If so, we will always try to resolve the problem quickly and to your satisfaction. We do recognise that occasionally we don't get it right. We always welcome any comments you may have about our products and services. Customer feedback allows us to improve our service to you and the products we offer making life easier for everyone that uses them. If you have any suggestions on how we can do things better then please let us know.

If you have cause to complain about any aspect of our service then we would like to hear from you so we have the chance to put things right. We will always take the time to listen and do whatever we can do to help. You can contact us in the following ways.

By telephone – Contact Customer Services on 0845 606 1188.

Through our website – chat directly to one of our agents and receive an immediate response to your concerns via our live chat facility, log onto www.bankofscotlandhalifax-online.co.uk sign in and click on share dealing, then select the Web Chat link at the bottom of the Welcome Page.

By email – log onto www.bankofscotlandhalifax-online.co.uk sign in and select 'Contact us' at the bottom of the Welcome Page.

In writing – Address your letter to 'Customer Relations Manager' at:

**Bank of Scotland Share Dealing
Customer Relations
Lovell Park Road
Leeds
LS1 1NS**

We will then arrange for the right person to look into and respond to your concerns.

To help us investigate and resolve the problem as quickly as possible, please make sure you provide us with the following information:

- Your name, address and Account Code (starting with B1)
- A clear description of your concerns or complaint
- Details of what you would like us to do to put things right
- Copies or details of any relevant documents such as letters
- A daytime telephone number where we can contact you, and the best time to contact you
- An up to date email address

We aim to resolve your concerns as quickly as possible which means that you should have a reply within 48 hours. Wherever possible we will attempt to contact you by telephone. This will allow us to agree the details of your concern and provide you with information on the next steps.

Sometimes it may take longer to fully investigate the matter. If this happens, we will let you know within 5 working days, informing you of who will be dealing with your case and provide you with a reference number. We will continue to keep you updated with our progress. If for whatever reason you are not happy with the outcome of your complaint, you should get in touch directly with the case handler responsible for your complaint. They will arrange for your case to be reviewed by one of the Escalated Complaints Managers agreeing with you the next steps. We will always ensure we are fair in our dealings with you.

Where our complaints process has been exhausted and you have received our final response, but do not feel that we have been fair, you can refer your case to the Financial Ombudsman Service. The Ombudsman is an independent service for settling disputes with financial service providers. We will provide you with the relevant contact details for the Financial Ombudsman with our final response.

In the unlikely event that we have not been able to provide you with a full response by the 40th working day, and you feel we should have resolved this matter at this point, again we will provide you with the relevant contact details for the Financial Ombudsman Service.

Special Requirements

We are committed to meeting the needs of all of our customers.

If you have a hearing or speech impairment and have access to our online service we have a facility called 'Web Chat' where you can chat real-time to one of our assistants using your PC. To access Web Chat, log onto www.bankofscotlandhalifax-online.co.uk sign in and click on share dealing, then select the Web Chat link at the bottom of the Welcome Page. If you do not have a PC you can use Typetalk whenever you contact us, our textphone number is 0845 604 2543.

For the visually impaired, we can provide documents in large print, braille, or in audio format. Please contact us on 0845 606 1188 for further information.