



Our complaints process

We are committed to delivering the highest level of customer service. We appreciate that you have taken the time to let us know how you felt about your experience with us.*** We record all complaints received and we will manage your complaint fairly and respectfully. We will investigate the issues you raised as quickly as possible and will review all information we hold on file about the complaint. We will keep you updated throughout the process. When all the details of your complaint have been investigated, we will issue you with a Final Response Letter.

Some complaints take longer to resolve

If your complaint is taking longer to resolve, we will update you regularly until we send you our final response.

These are the steps we will follow:

- The first letter is sent in 5 days and confirms that we have started to investigate your complaint. You will find your complaint reference number on the first page of this letter. It will also show you the name and telephone number of the person who will be investigating it.
- If we need any more information from you, we will contact you by phone, by email or by letter. *
- We will write to you 28 days** after we receive your complaint if we have not yet finished our investigation.
- If we are still working on your complaint 46 days** after we received it, we will write to you to tell you about our progress. We will also tell you how long we estimate that we will need to complete our work and what other steps you can take if you are not happy with this.
- After that, if we are still investigating your complaint, we will write to you every 28 days to update you on our progress and how long we estimate that it will take to finish our work. We will also let you know what other steps you can take if you are not happy with this.
- When we have finished investigating your complaint, we will send you a final response letter. If you do not get a final response letter within 40 working days of making your complaint, you may refer your complaint to the Financial Services and Pensions Ombudsman (FSPO). You may also use your final response letter to refer your complaint to the FSPO if you are not satisfied with the outcome of our investigation.
- The FSPO is an independent, impartial, and free service that helps resolve complaints from consumers. You will find information about the services provided by the FSPO on their website www.fspo.ie. Enquiries to the FSPO can be made by email to info@fspo.ie or by telephone to 01 567 7000.
- We are always striving to improve the service we provide to our customers. After your complaint has been closed you may be contacted (by phone) to complete a short survey to provide feedback about how we handled your complaint.

*If you asked us to write to you by email about your complaint and you got this letter by post, it may be that the email address you gave us does not match the email address we have on file for you. If your preference is to receive correspondence by email, please update your email address using your online banking or by visiting your local branch.

**If your complaint is about a payment service, we'll write to you with our final response within 15 working days of receiving your complaint. If, in exceptional circumstances, we cannot give you a response within 15 working days, we'll get back to you within no more than 35 working days.

***If your complaint is about a product or service from one of our partner companies, we may need to engage with them to manage your complaint. If this is the case, we will let you know.