



## **What to do if you have a complaint**

### **Our commitment to you**

We take pride in providing our customers with excellent service and the best products. Whilst we are committed to dealing professionally and personally with customers at all times, sometimes things go wrong, including when customers feel we have not lived up to their expectations. If this happens we want to know about your dissatisfaction so that we can put it right. We have established procedures to help us ensure that any complaints we receive are dealt with quickly and fairly.

### **Our aims when we receive a complaint**

We aim to ensure that:

- Your complaint receives a full and fair investigation and is dealt with by someone with appropriate knowledge and authority
- Sort out your complaint quickly in accordance with strict timescales
- Apologise when things go wrong and make sure that we put them right

### **How do I make a complaint?**

In person: Visit either our London or Nigerian offices and speak to one of our staff,

By telephone: Using +44 (0) 207 920 6100, or

In writing to: Managing Director/Chief Executive - Union Bank UK plc, PO Box 148, 14-18 Cophall Avenue, London EC2R 7BN

Please quote your name and address, your account number and a daytime telephone number at which you can be contacted.

### **How we will deal with your complaint**

We will acknowledge your complaint (and will probably resolve it) within 5 working days from the day we receive the complaint. If we have not been able to resolve the complaint within 5 working days, we will let you know when we will get back to you with a conclusive response following our investigations.

Within 4 weeks we will write to you informing you of either the result of our investigations or let you know what stage our investigations have reached.

Within a further 4 weeks (eight weeks after first receiving your complaint) we will send you our final written response with our explanations and any offer of redress.

### **How to take matters further if you're still not satisfied**

If you feel that the complaint has still not been resolved to your satisfaction, then you may contact the Financial Ombudsman Service (FOS) within 6 months from the date of your final response. The FOS exists to mediate in disputes between customers and financial services companies and the service is free to consumers. You can contact the FOS at:

Financial Ombudsman Service,  
South Quay Plaza,  
183 Marsh Wall,  
London,  
E14 9SR

Phone: 0845 080 1800

Email: [enquiries@financial-ombudsman.org.uk](mailto:enquiries@financial-ombudsman.org.uk).  
[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)