

**Talk to us about  
your complaint**



# We want to hear from you

We always strive to provide you with the best products and services. Unfortunately things can go wrong sometimes, but telling us about it gives us the chance to fix things for you and make improvements.

This leaflet lets you know how you can contact us and what we'll do once we hear from you.

## How to contact us

The best way to contact us is over the phone so that we can talk to you in person:



You can call us on **0800 171 2171**.

Or you can contact us using one of the ways shown below. Please give us a daytime telephone number so we can talk to you if we need to:



Send us a secure message using Online Banking to explain what's gone wrong; or



you can visit any of our branches to talk to us in person; or



you can write to us:  
Complaints  
Santander UK plc  
PO Box 1125  
Bradford  
BD1 9PG

## Information we'll need

We want to fully understand what's gone wrong. We'll need some information from you to make sure the right person handles your complaint and can investigate and fix things for you as soon as possible.

When contacting us, please give us the following information:

- your name, address and account details;
- a description of your complaint and how it has affected you;
- when the issue happened; and
- a contact number (or your other preferred method of contact) and a convenient time to contact you. This will help us get hold of you if we need to discuss your complaint, especially if we need any more information. Calls from us may appear as unknown or withheld numbers.

## What happens next?

We'll do everything we can to resolve your concern quickly and fairly. If we need extra information to investigate the issue, we'll contact you and where we've made a mistake, we'll put things right.

If we can resolve your complaint within three business days following the day we received it, we'll send you confirmation of this and we'll also let you know about the Financial Ombudsman Service (FOS) at this time.

For more complex issues we may need more time to investigate your concerns. If this is the case, we'll send you an acknowledgment letter outlining the next steps and when you can expect to hear from us.

Once we've completed a thorough investigation, we'll give you a final response which will outline the details of our investigation, how we reached our decision and what we're going to do to put things right.

## Complaints relating to payments in or out of your account

These include complaints about making or receiving payments on your Current Account, Credit Card or Instant Savings account.

- We'll send you our final response as soon as we've completed our investigation. We have 15 days to resolve these complaints.
- If there are exceptional circumstances, we may take longer than 15 days to investigate your complaint, however, we'll resolve all payment complaints within 35 days. We'll write to you to let you know if we need longer than 15 days, we'll also send you details about how to refer the matter to the Financial Ombudsman if you'd prefer not to wait for us to finish our investigation.

## All other complaints

- Although we have 56 days to resolve your complaint, we'll send you our final response as soon as we've completed our investigation.
- We'll also keep you informed in writing along the way so you'll know when to expect to hear from us.
- If we haven't been able to finalise our investigation by 56 days we'll send you a letter letting you know and what steps you can take. These will include letting you know you can go to the Financial Ombudsman Service if you'd prefer not to wait until we've completed our investigation.

## Using a solicitor or a claims management company or a third party firm to make a complaint

We want you to be aware that we'll look into the issue you've raised exactly the same way even if you use a third party. This could be a solicitor, claims management company or any other third party, for example a financial adviser. When making this decision it may be helpful to know:

- We won't charge you to investigate your complaint.
- We won't be liable for any fees that you may be charged by a third party to handle your complaint.
- If we pay any money to you as part of the resolution to your complaint, we'll pay this directly to you as our customer.

## Following our response to you

If you don't agree with our response after we've investigated your complaint, you can choose to come back to us using any of the contact routes above.

Alternatively, you can choose to go to:

## The Financial Ombudsman Service

If you don't agree with our resolution of your complaint and you'd like to take it further, you can ask the Financial Ombudsman Service (FOS) to look into it. This is a free, independent and impartial service that helps resolve disputes. Although you can refer your complaint to the FOS at any time, they'll ask for our permission to investigate complaints where:

- You haven't complained to us first, to give us the chance to put things right
- You have complained to us, but we haven't given you our Final Response yet and we're still within our timescales.

We'll send you the full details of our decision in our final response, including your right to refer your complaint to the FOS. If you do so, it should be within 6 months of the date on our final response.



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



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



**0800 0 234 567** (free from UK landlines and mobiles)



Financial Ombudsman Service,  
Exchange Tower, London E14 9SR

## EU Online Dispute Resolution (ODR)

If you purchased your product or service with us online and you live in the EU, you can submit your complaint to the FOS via the European Commission's Online Dispute Resolution platform.

While you're free to use this route, we recommend you contact the FOS directly using the details above, as this will save you time.

You can access the ODR platform at <http://ec.europa.eu/odr> and you'll need to quote our ODR mailbox: [ODRreferral@santander.co.uk](mailto:ODRreferral@santander.co.uk)

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