

Customer Service

Make your voice heard

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If you are not completely happy with our service, we'd like to hear about it – that way, we can do something to put it right. At Ulster Bank we do everything we can to make sure our customers get the best possible service. However, sometimes, we do not get things right first time.

When that happens, we always encourage you to tell us about your complaint, so that we can correct the matter.

We want to:

- make it easy for you to tell us about your complaint;
- give your complaint the attention it deserves;
- resolve your complaint without delay;
- make sure you are satisfied with how your complaint was resolved.

This leaflet explains what to do if you have a complaint about the service you receive at Ulster Bank.

It also tells you how quickly we will deal with your complaint and who to contact if you are not completely satisfied with our response.

How and where to complain

If you are not satisfied with any aspect of our service or products, you can tell us about your concerns in the following ways:

- in person – visit any of our branches and speak to a member of staff. Most of our branches are open Monday, Tuesday, Thursday and Friday from 9.30am to 4.30pm. Wednesday from 10am to 4.30pm. A number of our branches are also open on Saturday from 10am to 1pm. Some smaller branches have restricted hours/days. Please check www.ulsterbank.ie for information on your nearest branch;
- in writing – either use the form attached or address your letter to the Manager of your account holding branch or your Relationship Manager;
- online at www.ulsterbank.ie – submit a complaint using our Online Complaint Submission Form;
- by telephone – use your usual number for contacting Ulster Bank. If you have access to our Anytime Telephone Banking service, our Advisers are available 24 hours a day, 7 days a week.

If your complaint relates to a product or service purchased online, you can contact the European Commission using their Online Dispute Resolution (ODR) platform. The ODR platform, primarily aimed at European Union (EU) cross-border disputes, is designed to help consumers resident in the EU get access to dispute resolution if they remain unhappy with the response they have received from a trader established in the EU. To use the ODR platform <http://ec.europa.eu/odr> you will need the following information: ComplaintsRI@ulsterbank.com. Please note

that under current rules the European Commission will ultimately redirect your complaint to the Financial Services and Pensions Ombudsman (FSPO), therefore you may prefer to contact us or the FSPO directly in the first instance regarding your complaint.

How long will it take?

We aim to solve your complaint straight away. However, if we have not been able to resolve your complaint within 5 days, we will write to tell you:

- why we have not yet resolved your complaint;
- who is dealing with your complaint;
- when we will contact you again.

We'll always do our best to fix the issue straight away. Please allow us up to 8 weeks to resolve a complaint. We hope to do this much quicker and we'll keep you updated step-by-step.

We will aim to resolve payment related complaints within 15 business days.

If you are unhappy with the way your complaint is dealt with

If you are not satisfied with our action or explanation, the member of staff dealing with your complaint will be happy to discuss your concerns further.

However, if you remain unhappy, you can ask for your complaint to be reviewed at a higher level within Ulster Bank. We will review your complaint fully and keep you fully informed of our progress.

You can write to the Customer Care Manager at the address shown below. Please quote your account number, branch sort code, details of your complaint and what you would like us to do to resolve the matter.

Customer Care
Ulster Bank
FREEPOST
Leopardstown, Dublin 18

Alternatively, you can telephone us on Freephone: 1800 200 162 or if you are calling from outside the Republic of Ireland on +353 1 709 2042.

Lines are open Monday to Friday 9am to 5pm.

If together we can't reach agreement

If we can't reach agreement with you we will send you a final response letter, which will clearly set out the Ulster Bank's position in relation to your complaint.

The Financial Services and Pensions Ombudsman

Our aim is to resolve all complaints internally. However, if you are not satisfied with our suggested resolution, you have the right to refer your complaint to The Financial Services and Pensions Ombudsman.

You can write to them at:

The Financial Services and Pensions Ombudsman,
Lincoln House, Lincoln Place, Dublin 2 D02 VH29.

Tel: +353 1 567 7000

Email: info@fspoi.ie

Web: www.fspoi.ie

The Financial Services and Pensions Ombudsman offers a free independent service and they can help with most financial complaints. However, there are some limitations on what The Financial Services and Pensions Ombudsman can look into, and further information about this can be obtained from them directly.

We are committed to resolving your complaint fairly and quickly. In most cases this can be done if you contact us as soon as possible. We will try to resolve your complaint by listening to your concerns and agreeing a solution with you.

Speak up!

Please use the space below to comment on our service.

Suggestion Complaint (Please tick)

Please continue on a separate sheet if required

Title: Mr Mrs Miss Ms (Please tick)

Name:

Address:

Daytime phone number (inc STD code):

May we phone you to discuss your comments?

Yes No

Branch name:

Branch Sort Code - -

Account Number

The information you give us will only be used for the purpose of service improvements.

Customer Care

Ulster Bank

FREEPOST

Leopardstown

Dublin 18

To find out more:

 [ulsterbank.ie](https://www.ulsterbank.ie)

 **Call into your local branch**

Braille, large print and audio

This brochure is also available in Braille, large print, audio or on disk. Please contact your local branch for details.

 **Ulster Bank**
Help for what matters

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