

How to make a complaint

& how we take care of your complaints



Conister Bank Limited. Registered in the Isle of Man No. 000738C. Registered Office: Clarendon House, Victoria Street, Douglas, Isle of Man, IM1 2LN. Conister Bank Limited is licensed by the Isle of Man Financial Services Authority for its deposit taking activities and is authorised and regulated in the United Kingdom by the Financial Conduct Authority for its consumer credit activities and mortgage lending administration, firm registration number 619002.

ConisterBank

We strive at all times to maintain high standards and do everything we can to ensure that all our customers get the best possible service from Conister Bank Limited. We recognise, however, that mistakes can happen, or expectations may not always be met. It is only when our customers take the trouble to tell us about them that we can put things right and make improvements to our service.

How to complain

You may put your complaint to us by e-mail, letter, by telephone or by visiting our office in person. It will be helpful if you quote your agreement or account number and supply us with as much relevant information as possible. If after talking to our staff you are still concerned, we would appreciate it if you could confirm the details of your complaint in writing.

We will not charge you at any stage for dealing with your complaint.

- By Phone: You may notify us by telephone in the first instance on 01624 694694.
- By E-mail: You can contact us directly through our website www.conisterbank.co.im
- By Letter: You can write to, Customer Services, Conister Bank Limited, Clarendon House, Victoria Street, Douglas, Isle of Man, IM1 2LN.
- Call into our office: If you prefer to speak directly to a member of the Customer Service team about your complaint, please call in to our offices at Clarendon House, Victoria Street, Douglas, Isle of Man, IM1 2LN.

Who will deal with my complaint?

Your complaint will be investigated by an independent member of staff whose responsibility will be to deal with the problems you are experiencing, fairly.

How long will it take for my complaint to be dealt with?

Your complaint will be formally acknowledged within 5 working days of receipt by us. We will always try to reach a mutually satisfying resolution as quickly and efficiently as possible; however, some complaints may be more complex than others and may, therefore, take us longer to investigate. Either way we will write to you within four weeks from receipt of your complaint with either a response letter or a letter updating you that the investigation of your complaint will take a bit longer. We will also explain the reasons for any delay and will provide you with an expected response date.

Responding to your complaint

Once we have fully investigated your complaint we will write to you with our final response. This should not take longer than 8 weeks from the date your complaint was received.

What if I am not satisfied with your response?

If, at any time, you are unhappy with our handling or our response to your complaint, or in the unlikely event that we have been unable to resolve your complaint within 8 weeks of our receiving it, you may have the right to refer the matter to the IOM Financial Services Ombudsman Scheme or the UK Financial Services Ombudsman Service. Please refer below for details.

Who can use the Isle of Man Financial Services Ombudsman Scheme?

Private individuals who are customers of Conister or other financial services firms that provide services "in or from the Isle of Man" may refer their complaints to the Isle of Man Financial Services Ombudsman Scheme. The Scheme was introduced on 1 January 2002 to provide customers of Isle of Man based financial institutions with a free, independent dispute resolution service. The Scheme operates out of the Isle of Man Office of Fair Trading. It is funded by the Isle of Man Government. Further information about this service can be obtained from the Isle of Man Office of Fair Trading as follows:

The Isle of Man Financial Services Ombudsman Scheme

Office of Fair Trading, Thie Slieau Whallian, Foxdale Road, St John's, Isle of Man, IM4 3AS

Telephone: +44 (0)1624 686500

Email: ombudsman@iomoft.gov.im

Website: <https://www.gov.im/about-the-government/statutory-boards/isle-of-man-office-of-fair-trading/financial-services-ombudsman-scheme/>

The UK Financial Ombudsman Service

If your complaint refers to one of our authorised partners or providers in the UK, you may also be eligible to refer your complaint to the UK Financial Ombudsman Scheme. More details on this scheme can be found at www.financial-ombudsman.org.uk or by calling them on 0800 023 4567.