



## Customer Complaints Procedure

Our aim at Bradford & Bingley International is to constantly provide a high quality service to all our customers.

When things go wrong, we need to examine why. It's important that you know how you can go about telling us when things don't meet your expectations.

The **Bradford & Bingley International Complaints Procedure** is in place to ensure complaints are dealt with thoroughly and efficiently and to enable us to continually review and improve on the way we conduct our business.

You may also feel reassured to know that, in the unlikely event that we are unable to resolve a complaint to your complete satisfaction, you have the right to refer your complaint to the Financial Services Ombudsman Scheme, as detailed in the Fair Trading (Amendment) Act 2001.

**For a step by step guide of how to proceed with a complaint, please see overleaf.**

**30 Ridgeway Street, Douglas, Isle of Man, IM1 1TA, British Isles.**

**Call:** +44 (0) 1624 695000. **Fax:** +44 (0) 1624 695001. **Email:** enquiries@bbi.co.im. **Web:** www.bbi.co.im

Bradford & Bingley International Limited is registered in the Isle of Man No. 052221C. Registered Office: 30 Ridgeway Street, Douglas, Isle of Man IM1 1TA British Isles. Telephone calls may be recorded. **Licensed by the Isle of Man Financial Supervision Commission to take deposits.**

# Customer Complaints Procedure

## Stage 1



Address your complaint in writing to: 'Risk & Compliance Manager'  
Bradford & Bingley International, 30 Ridgeway Street, Douglas Isle of Man, IM1 1TA British Isles.

We will make every effort to deal with your complaint as quickly as possible. To help us with this process, we should be grateful if you would quote your Bradford & Bingley International **account number(s)** on all correspondence. Where possible, please include the **names of personnel** you may have dealt with and **dates of correspondence**.

We will send a receipt acknowledging your complaint within 2 business days of first receiving it. A full investigation will then be carried out and, in compliance with the ombudsman guidelines, a letter of response will be dispatched within a maximum period of eight weeks upon first receiving the complaint. However we will of course endeavour to reply to your complaint as quickly as possible.

## Stage 2



If you are not satisfied with the final Stage 1 response you receive, our Managing Director or authorised deputy will then personally review your complaint.

## Stage 3



Should the case still not be settled, the complaint will then be escalated to the highest level of our internal complaints procedure and a Director of Bradford & Bingley International will review the complaint.

## Stage 4



If the complaint cannot be adequately resolved within Bradford & Bingley International, you may then refer your complaint to the Ombudsman scheme or the Manx courts of law.

Decisions made by the Ombudsman will be binding on all parties (subject to the right of appeal to the Manx High Court on a point of law). This means customers will be unable to take complaints to the courts of law if unsatisfied with the decision of the Ombudsman. The Ombudsman has the power to grant a money award of up to £100,000 to complainants and/or instruct the Company to take appropriate steps to remedy the act or omission.