

Your guide to our complaints procedure

Our complaint handling policy

At Santander International, we place great importance on providing the highest standards of service to our customers. However, we recognise that occasionally we do make mistakes and when we do, we would like you to tell us so we have the opportunity to put things right.

We always take complaints seriously and we aim to get your complaint resolved as quickly as possible by staff with the right experience, knowledge and authority.

As well as learning from complaints, we welcome any ideas or suggestions you may have to improve the service and products we offer.

This leaflet explains what to do if you have a complaint about our services. It also outlines the timescales you should expect for resolving complaints and who to contact if you are not satisfied with our response.

How to raise your complaint

The best way for us to understand and resolve your complaint is for you to call us, as we will try and resolve most complaints while you're on the phone.



Call us on **08000 84 28 88**, if calling from a UK landline or mobile, or **+44 (0)1624 641 888** if calling from overseas. Lines are open from 9am – 5pm UK time, Monday to Friday (except Wednesday when we open slightly later at 9.30am). Calls to Santander International are recorded and may be monitored for security and training purposes.

Or you can contact us using one of the ways shown below. Please provide us with a telephone number and a convenient time for us to call you.



Write to us at:

Santander International, PO Box 123, 19-21 Prospect Hill,
Douglas, Isle of Man IM99 1ZZ, British Isles



Send an email to: **complaints@santanderinternational.co.uk**

Please do not include any account details in your email as we cannot ensure information communicated by email is secure.

What information do we need from you and why?

To help us investigate and resolve your complaint, please make sure you include:

- Your name and address.
- Your account details (if you are sending us the information by email, please do not include).
- A description of your complaint and how you have been affected.
- When your issue happened.
- A contact number (or other preferred method of contact) and a convenient time to contact you.

Why do we need this information?

We want to be able to understand what has gone wrong. It is also really important that your complaint reaches the right person, who can investigate and fix the situation to get you back to the position you would have been in had the issue not occurred.

Your contact details will help us to get hold of you should we need to discuss your complaint, especially if we need any further information. Remember, calls from us may appear as unknown or withheld numbers.

What we'll do next

- We promise to do everything we can to resolve your complaint as soon as we receive it.
- For more complex issues we may need more time to investigate your concerns. If this is the case, we'll send you an acknowledgement letter outlining the next steps and when you can expect to hear from us.
- We'll keep you updated of the progress throughout our investigation. We may also need to contact you for more information and where possible, we will use your preferred method of contact. We will then issue you with a final response which will outline the details of our investigation, how we reached our decision and what we are going to do to put things right.
- The complaints process should take no longer than a maximum of eight weeks.

Using a solicitor, claims management company or third party

- If you employ a solicitor, claims management company or third party, e.g. a financial advisor to handle your complaint, we'll investigate your complaint in the same way as when we deal with you directly. Please be aware that:
 - We don't charge to investigate your complaint.
 - We're not liable for any fees you need to pay for a third party's services.
 - If we agree with your complaint and we make a redress payment, we'll generally only make this payment directly to you.

If you are not satisfied

Should you remain unhappy with our response or resolution, you can contact the Financial Ombudsman to request them to review your case if you feel it appropriate.

The Financial Ombudsman will only consider complaints after we have provided you with written confirmation that our internal complaints procedure has been exhausted.

Please contact the Financial Ombudsman in the location where your account is held:

Isle of Man branch

The Financial Services Ombudsman Scheme
Isle of Man Office of Fair Trading
Thie Slieau Whallian
Foxdale Road, St John's
Isle of Man IM4 3AS
British Isles

Tel: +44 (0)1624 686 500

Email: ombudsman@iomoft.gov.im

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

Jersey branch

Channel Islands Financial Ombudsman
PO Box 114
St Helier
Jersey JE4 9QG
Channel Islands

Tel: +44(0)1534 748 610

Email: complaints@ci-fo.org

www.ci-fo.org

To find out more



08000 84 28 88 if calling from a UK landline or mobile,
or +44 (0)1624 641 888 if calling from overseas.
Monday to Friday 9am to 5pm (UK time), except Wednesdays when we open at 9.30am.



Write to us at:

Santander International
PO Box 123, 19-21 Prospect Hill,
Douglas, Isle of Man IM99 1ZZ,
British Isles



Visit us at:

19-21 Prospect Hill,
Douglas, Isle of Man IM1 1ET,
British Isles
or
13-15 Charing Cross,
St Helier, Jersey JE2 3RP,
Channel Islands



santanderinternational.co.uk



info@santanderinternational.co.uk

Santander International is able to provide this document in large print, Braille and audio CD. If you would like to receive this document in one of these formats, please contact us.

Santander International is the trading name of Santander Financial Services plc, Jersey Branch and Santander Financial Services plc, Isle of Man Branch.

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All accounts opened with Santander Financial Services plc, Jersey Branch have situs in Jersey and therefore are not covered by the Financial Services Compensation Scheme established under the UK Financial Services and Markets Act 2000 or by the Isle of Man Depositors' Compensation Scheme. Santander Financial Services plc, Jersey Branch is a participant in the Jersey Bank Depositors Compensation Scheme. The Scheme offers protection for eligible deposits of up to £50,000. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details of the Scheme and banking groups covered are available on the States of Jersey website www.gov.je/dcs, or on request.

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