

A step-by-step guide to our complaints procedure

ISLE OF MAN BANK 

Before everything, here is our promise to you...

These are our Customer Promises. This is a serious commitment to you, our customer. These Promises are at the heart of our culture and every single member of our team has committed to them. We want everyone to know what we stand for and why. We want to be judged on our ability to deliver the service that makes a real difference to you.

Our Promises are based on the things you have told us are important to you and we want to be judged, by you, on how well we deliver these Promises to you. One thing you can be sure of, you will notice the difference.

OUR PROMISES

1 I listen, understand and respond to your needs

I take time to understand individual circumstances and needs

I suggest the best options to meet your needs

2 I do what I say

I am committed to getting things right, first time

I work to an agreed timeframe and keep you informed of progress

I explain how decisions are made

3 I act where problems arise

I act quickly to resolve matters and will provide you with a dedicated contact

If things do go wrong, I'll put them right and say sorry

I learn from problems to improve things for the future

Talk to us

We do everything we can to make sure our customers get the best possible service. However, sometimes, we don't get things right.

If that happens, we always encourage you to tell us, so that we can put it right.

We want to:

- make it easy for you to tell us when things go wrong;
- 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 any aspect of our service or products you receive. It also tells you how quickly we will deal with your complaint, and who to contact if you are not satisfied with our response.

How and where to complain

In person

Visit any of our branches and speak to a member of staff.

In writing

Address your letter to your Relationship Manager or the Manager of your local branch.

By telephone

Use your usual number for contacting the Bank.
01624 637000

Lines open Monday to Friday 9.00am to 5.00pm GMT except public holidays.

Online

Visit our website iombank.com for further information.

How long will it take?

We treat complaints as a priority and will always aim to resolve as soon as possible. In most cases, complaints can be resolved within two weeks, however more complex complaints may take longer. We will always keep you up to date until your complaint has been resolved.

If together we can't reach an agreement

If together we can not reach agreement on a satisfactory resolution of your complaint, we will send you a 'final response letter'. This will clearly outline our position with regard to your complaint.

The Financial Services Ombudsman Scheme

The Isle of Man has an Ombudsman Scheme. The Ombudsman acts independently of the Bank and provides a free service as an impartial adjudicator. The Ombudsman can deal with complaints about most types of banking business. However, you must be a private individual.

There are certain types of complaint the Ombudsman cannot deal with, including the following:

- a mistake that has not caused financial loss, material inconvenience or material distress;
- matters that have been (or are being) dealt with by a court;
- the way the banking system operates;
- the way in which the Bank used its commercial judgement - for example, whether or not to give someone an account, a loan or a credit card - and the terms applied unless there was a maladministration. (Maladministration includes material mistake, undue delay, improper discrimination or failure to follow proper procedures);
- fees or interest that are charged properly under the terms of the account.

If you wish to ask the Ombudsman to review your complaint the address to write to is:

The Financial Services Ombudsman Scheme
Government Building
Lord Street
Douglas
Isle of Man
IM1 1LE

You can also review the regulator's website, www.fsc.gov.im

Isle of Man Bank Limited (IOMB). Registered Company Number: 1 Isle of Man. Registered Office: 2 Athol Street, Douglas, Isle of Man, IM99 1AN. Licensed by the Financial Supervision Commission of the Isle of Man and registered with the Insurance and Pensions Authority in respect of general business.

Calls may be recorded.