

A step-by-step guide to our complaints procedure

Tell us what went wrong

We're sorry things have gone wrong. We always try to give you the best possible service but occasionally we don't get things right. Thank you for bringing this to our attention, giving us an opportunity to put matters right, and improve our customer service.

What to do

Whichever way you contact us, we'll start investigating straight away.

In person

Visit any of our branches and talk to one of our team. You can find your nearest branch and its opening hours at [iombank.com](https://www.iombank.com)

In writing

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

By phone

If you have a **personal** or **business account** with us, please call your Relationship Manager or call us on 01624 637000.

When you call you'll need to have your account information or your telephone banking details handy. We may record your call.

Online

Visit [iombank.com](https://www.iombank.com) and you'll be able to write to us using our online form.

What we'll need to know

So that we can start dealing with your complaint straight away we'll need:

- Your name and address.
- Your account number and sort code.
- When the issue occurred.
- A description of your complaint.
- Any names or dates you've noted if you've already spoken to someone about this problem.
- How you've been affected by this.
- A contact number and convenient time to contact you.

What we'll do next

We'll do our best to resolve your complaint straight away. If we can't we'll keep you updated step-by-step.

Step 1

If we can't resolve your complaint within one week we'll contact you, so you know who is dealing with it.

Step 2

We'll keep you updated regularly, but if you have any questions you'll be able to contact the person dealing with your complaint directly.

Step 3

We'll try to resolve your complaint as quickly as possible and will commit to keep you updated on the progress we're making.

If you're not happy with our progress at any time, please call the person dealing with your complaint straight away.

For further information visit us at iombank.com

The Financial Services Ombudsman Scheme

The Financial Services Ombudsman acts independently of the Bank and provides a free service as an impartial adjudicator. If together we cannot reach a satisfactory resolution of your complaint you may refer to the Ombudsman.

You can contact the Ombudsman at:

The Financial Ombudsman Scheme, Isle of Man Office of Fair Trading, Thie Slieau Whallian, Foxdale Road, St Johns, Isle of Man IM4 3AS

Telephone: 01624 686500

Fax: 01624 686504

Email: ombudsman@iomoft.gov.im

Website: www.gov.im/oft/ombudsman

You must bring a complaint to the Ombudsman within six years of the act or omission which led to your complaint and within two years of when it should have come to your notice if you weren't aware of it immediately.

You may ask the Ombudsman to review your complaint if we have been unable to resolve it within eight weeks.

The Royal Bank of Scotland International Limited trading as Isle of Man Bank (Isle of Man Bank). Registered Office: Royal Bank House, 71 Bath Street, St Helier, Jersey JE4 8PJ. Tel. 01534 282850. Regulated by the Jersey Financial Services Commission.

Isle of Man business address: 2 Athol Street, Douglas, Isle of Man, IM99 1AN. Tel. 01624 637000. Licensed by the Isle of Man Financial Services Authority in respect of Deposit Taking, Investment Business and registered as a General Insurance Intermediary.

Under the new Payment Services Directive 2 scheme we will aim to resolve any in scope payment complaints within 15 business days (this will apply to the jurisdictions of Gibraltar, London and Luxembourg).

Calls may be recorded.