

Complaints leaflet

Putting things right

We always try to give you the best possible service, but occasionally we don't get things quite right. Bringing this to our attention gives us an opportunity to put matters right and improve our customer service.

How and where to complain

If you feel any of our products or our service have not met your expectations, you can tell us about your concerns by contacting us in the following ways:

By writing to us at:	Birmingham Bank Ltd, Lewis Building, Ground Floor, Spaces, 35 Bull Street, Birmingham, B4 6AF
By phone:	0333 004 8048
By email:	complaints@birminghambank.com

What we will do

We'll always do our best to fix the issue straight away. If we have been unable to resolve your complaint by the end of the third business day after you have contacted us, we will write to you letting you know what we are doing and when you can expect to hear from us.

Please allow us up to eight weeks to resolve your complaint. We hope to do this much quicker, and we'll keep in regular contact with you while we deal with your complaint.

If the complaint is particularly complex, and it has not been possible to resolve it after eight weeks, we will write to you letting you know the reasons for the delay and what your options are at that point.

If you are not happy with the outcome of our investigation, you will have six months from the date of our final letter, or when we write to you at eight weeks, to ask the Financial Ombudsman Service (FOS) to investigate the complaint for you. We will also send you a copy of the Ombudsman's explanatory leaflet.

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The Financial Ombudsman Service

The Financial Ombudsman Service is an independent organisation. It sorts out complaints that consumers and financial businesses haven't been able to resolve between themselves based on what it believes is fair and reasonable. The service is free of charge for those customers who are, at the time of making the original complaint:

- An individual customer – or joint customers – of a financial business that provided a service or products in the UK. Customers can ask someone else to help bring a complaint, e.g. a family member, a friend, Citizens Advice, local MP, solicitors, or a claims company. Where the complaint is being brought on behalf of someone who has died, the ombudsman might ask to see a copy of the will and the grant of probate.
- Individuals who act as personal guarantors for loans to businesses they're involved in.
- A 'micro-enterprise' (a type of small business) with an annual turnover or balance sheet that does not exceed €2 million and fewer than ten employees.
- A charity with an annual income of less than £6.5 million.
- A trust that has a net asset value of less than £5 million.
- A small or medium-sized enterprise (SME) with an annual turnover of no more than £6.5 million and fewer than 50 employees.

The Ombudsman may ask you some questions and, if you are a small business, request relevant paperwork about your turnover to confirm that you qualify for the service.

You can contact the Financial Ombudsman Service:

By writing to:	The Financial Ombudsman Service Exchange Tower London E14 9SR
By phone:	0800 023 4567
By email:	complaint.info@financial-ombudsman.org.uk