

We'd love to think we always get it right, but sometimes we slip up. If we do, let us know and we'll try to fix it. There's nothing more important to us than making our customers happy.

## Contacting us

When you get in touch with our complaints team, please give us as much information as possible. This includes your account information, details of your complaint and how you want us to put things right.

### By phone

- Call Customer Assist, Monday to Friday 8.00am to 6.00pm on 0800 055 6655\*

### In person

- Visit us in Store in person or get in touch with your Relationship Manager

### In writing

- Write to: Customer Assist, 1st Floor, Guildhall, 57 Queen Street, Glasgow, G1 3ER

## How long it will take

We aim to resolve the majority of our complaints there and then.

If we're able to resolve your complaint to your satisfaction within three business days following the day it is received, we'll send you a Summary Resolution Communication to confirm this and provide details of the Financial Ombudsman Service.

If we're unable to resolve your complaint within three business days following the day it is received, we'll send you a letter to let you know and we'll keep you regularly informed of our progress until your complaint is resolved.

## What to do if we can't reach an agreement

The Financial Ombudsman Service is an independent organisation which helps to resolve complaints that customers and financial institutions haven't been able to resolve themselves.

If you are not satisfied with our response, or if we've been unable to resolve your complaint within eight weeks, 15 calendar days for payment related complaints, you can refer the matter to them.

You can contact them in writing at:

Financial Ombudsman Service, Exchange Tower, London E14 9SR, by telephone on 0800 023 4567\* and via email at [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Information sent by email may not be secure. Details of a personal or sensitive nature should not be sent by email.

Further details can be found by visiting the Financial Ombudsman Service website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## Business Banking Resolution Scheme

If you are not satisfied by our resolution, and your complaint is not eligible for the Financial Ombudsman Service, you may be able to have your complaint reviewed by the Business Banking Resolution Service (BBRS).

The Business Banking Resolution Service (BBRS) is an independent organisation set up voluntarily by participating banks to resolve disputes between eligible larger SME business customers and their bank. The service is free to use and is available to business customers with unresolved disputes with participating banks.

You can contact them in writing at:

BBRS, 70 Fleet Street, London EC4Y 1EU, by telephone on 0345 646 8825 or via email at [contactus@thebbrs.org](mailto:contactus@thebbrs.org)

Information sent by email may not be secure. Details of a personal or sensitive nature should not be sent by email.

Further details can be found by visiting the BBRS website [www.thebbrs.org](http://www.thebbrs.org)

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## Large print, Braille and audio

This leaflet is also available in large print, Braille and audio if needed.

Let us know if you'd like more details.

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\*Calls to 0800 numbers are free from personal mobile phones and residential UK landlines. Please note that telephone conversations may be recorded or monitored. This is for security and to improve service and staff training.

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