

Complaints procedure

At Castle Trust Bank we aim to provide a first class service and are committed to the highest standards of customer care. However, we understand that things can still go wrong. If they do, please let us know and we will do our best to put things right.

Our promise

We promise to deal with your complaint promptly and fairly and to investigate all issues raised with us.

How do I register a complaint?

To register a complaint, you can contact us by telephone or in writing at:

Savings

Castle Trust Bank, PO Box 78430, London, N17 1HE
(Freephone) 0808 164 5000

Lending

Castle Trust Bank, Belvedere House, Basing View,
Basingstoke, RG21 4HG
(Freephone) 0800 652 0008

How will Castle Trust Bank resolve my complaint?

Where possible, we will try to resolve your complaint immediately. However, this may not always be possible, in which case we will write to you within 5 working days of receiving your complaint to:

- Acknowledge receipt of your complaint
- Tell you who will be looking into your complaint
- Assign you a case reference number in case you wish to contact us about it at any time.

If, for any reason, you're not happy with our response to your complaint, please let us know so that we can see if there is anything further we can do.

What principles will we follow?

We aim to follow best practice in the industry and in doing so we will:

1. Investigate all complaints competently, fairly, diligently and impartially, obtaining additional information as necessary.
2. Assess the subject matter of the complaint, whether the complaint should be upheld, and what remedial action or redress may be appropriate.

3. Explain to you in a way that is fair, clear and not misleading our assessment of your complaint, our decision on it, and any offer of remedial action or redress.
4. Comply promptly with any offer of remedial action or redress accepted by you.
5. Use relevant information on evidence available and the particular circumstance of the complaint, similarities with other complaints received and guidance published by the Financial Conduct Authority and Financial Ombudsman Service.
6. Resolve your complaint at the earliest possible opportunity, minimising the need to refer to the Financial Ombudsman Service.
7. Cooperate with the Financial Ombudsman Service and comply with any settlements or redress.

Taking your complaint further

If you feel your complaint has not been resolved, you may be eligible to refer your complaint to the Financial Ombudsman Service. The Financial Ombudsman Service provides a free, independent service for customers to resolve disputes with financial firms. However, the Financial Ombudsman Service will not deal with your case unless you have first given us the chance to assess your complaint. Once we have provided our final response, if you remain dissatisfied, you may refer your complaint to the Financial Ombudsman Service within six months of the date of our letter.

Alternatively, if you purchased one of our products online, you can also make your complaint via the Online Dispute Resolution (ODR) platform.
(<https://ec.europa.eu/consumers/odr>)

Financial Ombudsman Service:

Financial Ombudsman Service, Exchange Tower, London E14 9SR (www.financial-ombudsman.org.uk)