

Your guide to our complaints procedure

Our complaint handling policy

At Santander International, we place great importance on providing the highest standards of service to our customers. However, we recognise that occasionally we do make mistakes and when we do, we would like you to tell us so we have the opportunity to put things right.

We always take complaints seriously and we aim to get your complaint resolved as quickly as possible by staff with the right experience, knowledge and authority.

As well as learning from complaints, we welcome any ideas or suggestions you may have to improve the service and products we offer.

This leaflet explains what to do if you have a complaint about our services. It also outlines the timescales you should expect for resolving complaints and who to contact if you are not satisfied with our response.

How to raise your complaint

The best way for us to understand and resolve your complaint is for you to call us, as we will try and resolve most complaints while you're on the phone.



Call us on **08000 84 28 88**, if calling from a UK landline or mobile, or **+44 (0)1534 885 000** (Jersey branch) or **+44 (0)1624 641 888** (Isle of Man branch), if calling from overseas. Lines are open from 9am – 5pm UK time, Monday to Friday (except Wednesday when we open slightly later at 9.30am). Calls are recorded and may be monitored.

Or you can contact us using one of the ways shown below. Please provide us with a telephone number and a convenient time for us to call you.



Write to us at the branch where your account is held:

Isle of Man

Santander International
PO Box 123, 19-21 Prospect Hill,
Douglas, Isle of Man IM99 1ZZ
British Isles

Jersey

Santander International
PO Box 545, 19-21 Commercial Street,
St Helier, Jersey JE4 8XG
Channel Islands



Send an email to: **complaints@santanderinternational.co.uk**

Please do not include any account details in your email as we cannot ensure information communicated by email is secure.

What information do we need from you and why?

To help us investigate and resolve your complaint, please make sure you include:

- Your name and address.
- Your account details (if you are sending us the information by email, please do not include).
- A description of your complaint and how you have been affected.
- When your issue happened.
- A contact number (or other preferred method of contact) and a convenient time to contact you.

Why do we need this information?

We want to be able to understand what has gone wrong. It is also really important that your complaint reaches the right person, who can investigate and fix the situation to get you back to the position you would have been in had the issue not occurred.

Your contact details will help us to get hold of you should we need to discuss your complaint, especially if we need any further information. Remember, calls from us may appear as unknown or withheld numbers.

What we'll do next

- We promise to do everything we can to resolve your complaint as soon as we receive it.
- For more complex issues we may need more time to investigate your concerns. If this is the case, we'll send you an acknowledgement letter outlining the next steps and when you can expect to hear from us.
- We'll keep you updated of the progress throughout our investigation. We may also need to contact you for more information and where possible, we will use your preferred method of contact. We will then issue you with a final response which will outline the details of our investigation, how we reached our decision and what we are going to do to put things right.
- The complaints process should take no longer than a maximum of eight weeks.

Using a solicitor, claims management company or third party

- If you employ a solicitor, claims management company or third party, e.g. a financial advisor to handle your complaint, we'll investigate your complaint in the same way as when we deal with you directly. Please be aware that:
 - We don't charge to investigate your complaint.
 - We're not liable for any fees you need to pay for a third party's services.
 - If we agree with your complaint and we make a redress payment, we'll generally only make this payment directly to you.

If you are not satisfied

Should you remain unhappy with our response or resolution, you can contact the Financial Ombudsman to request them to review your case if you feel it appropriate.

The Financial Ombudsman will only consider complaints after we have provided you with written confirmation that our internal complaints procedure has been exhausted.

Please contact the Financial Ombudsman in the location where your account is held:

Isle of Man branch

The Financial Services Ombudsman Scheme
Isle of Man Office of Fair Trading
Thie Slieau Whallian
Foxdale Road, St John's
Isle of Man IM4 3AS
British Isles

Tel: +44 (0)1624 686 500

Email: ombudsman@iomoft.gov.im

<https://www.gov.im/about-the-government/statutory-boards/isle-of-man-office-of-fair-trading/financial-services-ombudsman-scheme/>

Jersey branch

Channel Islands Financial Ombudsman
PO Box 114
St Helier
Jersey JE4 9QG
Channel Islands

Tel: +44(0)1534 748 610

Email: complaints@ci-fo.org

www.ci-fo.org

Find out more



08000 84 28 88 if calling from a UK landline or mobile, or
 +44 (0)1534 885 000 (Jersey branch) or +44 (0)1624 641 888 (Isle of Man branch)
 if calling from overseas. Monday to Friday 9am to 5pm (UK time),
 except Wednesdays when we open at 9.30am.



Santander International
 PO Box 123, 19-21 Prospect Hill,
 Douglas, Isle of Man IM99 1ZZ
 British Isles



Santander International
 PO Box 545, 19-21 Commercial Street,
 St Helier, Jersey JE4 8XG
 Channel Islands



santanderinternational.co.uk



info@santanderinternational.co.uk

Santander International is able to provide this document in large print, Braille and audio CD.
 If you would like to receive this document in one of these formats, please contact us.

Santander International is the trading name of Santander Financial Services plc, Jersey Branch and Santander Financial Services plc, Isle of Man Branch.

Santander Financial Services plc is incorporated in England and Wales with number 2338548 and its registered office is 2 Triton Square, Regent's Place, London NW1 3AN, United Kingdom. Santander Financial Services plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Santander Financial Services plc's Financial Services Register number is 146003. You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register. Santander Financial Services plc, Jersey Branch has its principal place of business at 19 - 21 Commercial Street, St Helier, Jersey JE2 3RU, Channel Islands and is regulated by the Jersey Financial Services Commission. Santander Financial Services plc, Isle of Man Branch has its principal place of business at 19 - 21 Prospect Hill, Douglas, Isle of Man IM1 1ET and is regulated by the Isle of Man Financial Services Authority. www.santanderinternational.co.uk

All accounts opened with Santander Financial Services plc, Jersey Branch have situs in Jersey and therefore are not covered by the Financial Services Compensation Scheme established under the UK Financial Services and Markets Act 2000 or by the Isle of Man Depositors' Compensation Scheme. Santander Financial Services plc, Jersey Branch is a participant in the Jersey Bank Depositors Compensation Scheme. The Scheme offers protection for eligible deposits of up to £50,000. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details of the Scheme and banking groups covered are available on the States of Jersey website www.gov.je/dcs, or on request.

All accounts opened with Santander Financial Services plc, Isle of Man Branch have situs in the Isle of Man and therefore eligible deposits are covered by the Isle of Man Depositors' Compensation Scheme as set out in the Isle of Man Depositors' Compensation Scheme Regulations 2010 and not covered by the UK Financial Services Compensation Scheme or by the Jersey Bank Depositors Compensation Scheme. Full details of the Scheme and banking groups covered are available at the Isle of Man regulator's website, www.iomfsa.im/consumers, or on request.

Santander and the flame logo are registered trademarks. The latest audited accounts are available upon request. Calls to Santander International may be recorded and monitored.