

Northern Rock Internal Complaints Procedure

Explaining our Internal Complaints Procedure

We are committed to providing a high standard of service to our customers and our Internal Complaints Procedure is designed to resolve problems and difficulties quickly and easily.

What you need to do

You can write with details of your complaint to: The Customer Service Manager, Northern Rock plc, First Floor, Block 8, Harcourt Centre, Dublin 2, or via e-mail to direct.saver@northernrock-ireland.ie

To raise your complaint by telephone, please call (01) 602 0324*. Lines are open from 9.00am to 5.00pm business days.

How we will handle your complaint

By telephone

If you telephone us and the matter can be easily dealt with, we will confirm the action we are going to take to resolve the matter.

Where we cannot resolve the problem there and then, we will acknowledge your complaint, confirming the facts as we understand them. This will form the basis of our investigation. We will also give you the name of the person who will be handling the investigation and response. If we have misunderstood your complaint in any way, please tell us as quickly as possible to avoid any potential confusion later. We will aim to resolve your complaint within five working days, keeping you informed of progress. If there is any reason for a delay in responding, we will let you know.

In writing

If you contact us either by letter or e-mail, we will acknowledge receipt either by telephone or in writing. We will also confirm who will be handling the investigation of your complaint. Again, we will aim to resolve your complaint within five working days, keeping you informed of progress and any potential delays.

Matters of policy

Where matters of policy might concern you, we will provide you with an explanation that aims to resolve the issue.

The majority of our complaints are normally resolved at this point. However, if you remain unhappy we want you to let us know, so that your complaint can be reviewed again.

If you remain dissatisfied, you should contact the person who is handling your complaint to explain why, and ask them for a further review. Hopefully this will fully resolve your complaint.

If we still cannot reach agreement

Sometimes it may not be possible to resolve a complaint internally. When this is the case, we will send you a letter confirming that it is our **final response** and the end of our Internal Complaints Procedure. The details of your complaint will always have been considered by a member of our Senior Management Team at this point.

Overall we aim to conclude the process within 25 working days of receiving your complaint.

The Financial Services Ombudsman

If you have received a final response and you still remain unhappy, you have the right to refer your complaint to the Financial Services Ombudsman, who is there to consider unresolved disputes between banks and their customers. They can provide help with most financial complaints that have not been resolved and they will consider your complaint impartially and independently, **but only after Northern Rock plc has had the opportunity to consider it first**. From the date of our final response letter you have **15 working days** to refer the matter to the Financial Services Ombudsman's Bureau.

Financial Services Ombudsman's Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2.

Low-call number 1890 88 20 90

Telephone number (01) 6620899

Fax (01) 6620890

Email address: enquiries@financialombudsman.ie

Website address: www.financialombudsman.ie

Alternative format

If you require this information in an alternative format please contact our Customer Service Helpline on (01) 602 0324* or by email at direct.saver@northernrock-ireland.ie

* Calls are charged at the service provider's prevailing rate and may be monitored and recorded.