

Managing your complaint

We're committed to providing you with the best possible service. Most customers are happy with our service, but sometimes we don't get it right first time. We take complaints very seriously and always say sorry when we make mistakes or don't live up to our high standards.

If you're not satisfied with any aspect of our products or services, please tell us. We'd love the chance to put it right.

Contacting us

When you get in touch, 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 us 24 hours a day, 7 days a week:
Clydesdale Bank 0800 345 7365 (outside UK **+44 141 951 7320**)
Yorkshire Bank 0800 456 1247 (outside UK **+44 141 951 7315**)
Virgin Money 0800 121 7365 (outside UK **+44 141 221 7300**)

In person

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

In writing

- Write to our **Customer Assist Team**,
1st Floor, Guildhall, 57 Queen Street, Glasgow G1 3ER.

Online

- You can email us at **customer.assist@virginmoney.com**
- Leave a message through internet banking*.

We'll only respond by email if you specifically ask us to.

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

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 within 4 business days to your satisfaction, 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 4 business days, 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**

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**

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**

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**

This document is available in large print, Braille and audio. Please ask us for details.

cbonline.co.uk | ybonline.co.uk | virginmoney.com

Please note that telephone conversations may be recorded or monitored. This is for security and to improve service and staff training.

*Telephone and internet banking services may be temporarily unavailable during periods of routine maintenance.

Clydesdale Bank PLC (which also trades as Yorkshire Bank, B and Virgin Money) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 121873. Credit facilities other than regulated mortgages and regulated credit agreements are not regulated by the Financial Conduct Authority.

Clydesdale Bank PLC is registered in Scotland (No. SC001111). Registered Office: 30 St Vincent Place, Glasgow G1 2HL.

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