

## Oxbury Bank Complaints Procedure

We strive to deliver the best service possible. However, if you are dissatisfied by any aspect of Oxbury's products or services, please let us know.

### How to contact us

You can raise a complaint to us in the following ways:

- **By letter:** Addressed to: Complaints, Oxbury Bank Plc, One City Place, Queens Road, Chester, CH1 3BQ
- **By webchat:** Which can be found in Oxbury Online Banking, on [www.oxbury.com](http://www.oxbury.com) or our FAQs.
- **By email:** please send your email to [complaints@oxbury.com](mailto:complaints@oxbury.com).

We're here to help you, from Monday to Friday at 9:00am to 5:30pm, except bank holidays.

### What to include

To ensure your complaint is handled efficiently, please include specific details where you can, such as dates of telephone calls, letters, the product your complaint relates to and your desired resolution. Please do not worry if you are unable to provide this information, as we will still be able to help.

### What happens next

Once we have received your complaint, we will review your concerns and investigate your complaint impartially by reviewing evidence from our systems, alongside any supporting documentation you provide to us. Our team will aim to resolve your complaint as quickly and as fairly as possible, without undue delay.

### Complaints handling and response timescales

- We will attempt to resolve your complaint within 3 working days. Where this is not possible, we will send you an acknowledgement within 5 working days, either by letter or by email.

If your complaint is about a payment or a payment service, such as a Direct Debit or Faster Payment.

- We are required to resolve your complaint within 15 working days.
- If your complaint takes longer than this to investigate, we will send you an update via letter or email. At that point, you can refer your complaint to the Financial Ombudsman Service (details of them can be found below).
- We will provide you with our final response within 35 working days.

For all complaints NOT relating to payments or payment services.

- We are required to resolve them within 8 weeks.
- In the unlikely event your complaint takes longer than this to investigate, we will send you an update via letter or email. At that point, you can refer your complaint to the Financial Ombudsman Service.
- If we are unable to provide you with a response in 4 weeks, we will send you an update by email or letter.

If we are unable to resolve your complaint within the timeframes listed above, or you are unhappy with our final decision, you may be able to refer the matter to the Financial Ombudsman Service. This service is free of charge, and you have six months from receiving our final response to do this. Their details are:

Financial Ombudsman Service  
Exchange Tower



London  
E14 9SR

Freephone: 0800 023 4567  
Telephone: 0300 123 9123  
Calls using Relay UK: (18002) 020 7964 1000  
Calls from abroad: +44 20 7964 0500

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Website: <https://www.financial-ombudsman.org.uk/>