



Protected

If you need this brochure in Braille, in large print or on audio, please ring **0345 646 0318**<sup>†</sup> or pop into your nearest branch.

Customers with hearing or speech difficulties can contact us using the Relay UK service to convey the conversation by translating speech to text and text to speech. Please dial **18001 0345 646 0318** from a Textphone or by downloading the Relay UK app to your smartphone, tablet or PC.

<sup>†</sup> Call charges may vary – please refer to your service provider.



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## Customer Care

Listening to your concerns



We want to listen to you if you feel we can do better. That's because whatever you tell us gives us an opportunity to improve our service so we get it right for all of our customers, every time.

## How to make a complaint

**by phone** you can call us on 0345 6005 925.

Lines open: 9am to 5pm Monday - Friday (except on bank holidays). Calls may be recorded. Call charges may vary - refer to your service provider.

**visit our website** – complete the online form with as much information as possible about the issue - <https://aibni.co.uk/personal-forms/complaints-form>

**in person** – visit any of our branches and our staff will help you.

**by post** – write to us at Customer Care Unit, AIB (NI), PO Box 123, 92 Ann Street, Belfast BT1 3AY.

Please provide us with the following information:

- Your full name and address.
- Your account details.
- Your daytime contact telephone number (when we call you it may show as 'withheld' number, but we will always try to leave a message with a name and contact telephone number for you to call us back).
- Details of your complaint, along with supporting information/copies of any additional documentation you want to provide.
- What impact this has had on you and what you would like us to do to put it right.

## Next steps

We will always do our very best to resolve your complaint as soon as we can, but sometimes it might take longer than we would like. Here's what you can expect from us:

Where we can resolve your complaint within three business days\* after we receive your complaint, we will send you written confirmation of this.

For those that might take a little longer to review, we will send you a letter to acknowledge your complaint and let you know when you can expect to hear from us again. We will also give you a reference number for your complaint, should you wish to contact us. Sometimes we might need to ask for a bit more information to help us.

## Complaints relating to payments

Includes complaints about making and receiving payments on your current account, credit card or instant access savings account.

We will try to resolve your complaint within 15 days and send you our final response.

In exceptional circumstances we may need more time. If this is the case we will write to you again to explain what is happening and how much longer it might take us.

## For all other complaints

We have 8 weeks to resolve your issue however we will send you our final response as quickly as possible. We will make sure to keep in contact with you so that you know how we are getting on.

In exceptional circumstances our investigation may take longer than 8 weeks. If this is the case, we will provide you with a detailed update and what steps you can take.

\*A business day is any day that is not a Saturday or Sunday or a bank holiday in the UK.

## What can I do if I am still unhappy

If you are not happy with the outcome of your complaint, you might be able to refer to the Financial Ombudsman Service. They provide a free, easy to use independent service that settles disputes between consumers and financial services. You can contact them at:

The Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR

**Telephone** - 0800 023 4567  
(for calls from outside the UK) +44 20 7964 1000

**Internet** - [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

**Email** - [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

You will be able to contact the Financial Conduct Authority if you think that we have not complied with the Payment Services Regulations 2017. If the non-compliance relates to cash machine charging information or access to a payment account you will be able to contact the Payment Systems Regulator.