



# Customer Care

Listening to  
your concerns



We want to listen to you, our customer. By putting you first, we aim to improve your experience of our service.

When you tell us that you are not happy with us, we will welcome your comments and complaints. That's because whatever you tell us gives us an opportunity to make a difference.

We will listen to you and do our best to resolve your issue there and then. You will always be treated with respect; you will get updates, answers and a decision from us without delay.

## It's easy to contact us.



### Talk to us

we are available to talk to you in-branch about any difficulty you may have. You can also call us on

**0345 6005 925<sup>†</sup>**

(Monday to Friday, 9am to 5pm).



### Write to us

at your branch or use our online feedback service on our website

**[aibni.co.uk](http://aibni.co.uk)**

You can contact us in person, by letter, telephone or email. If you give us your name, address and account number (if applicable) along with a summary of your issue, we will try to resolve it for you.

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

# Our complaints procedure

We will aim to resolve your complaint, to your satisfaction, within four business days\* from the date we receive it, and send you written confirmation of this.

For those complaints we can't resolve within this timeframe the following rules will apply:

## If your complaint is about a payment service we provide

- We will send you an acknowledgement letter promptly, sometimes asking you for more information, and investigate your complaint further.
- We expect to be able to write to you with the outcome of a payment service complaint within 15 calendar days\*\*, which will be our final response.
- If we find any exceptional circumstances during the investigation, for example if we have to contact a third-party provider, we will write to you no later than 15 calendar days after you made the complaint. We will tell you the reason for the delay and when you can expect our final response.

### Payment services can include:

- lodging or withdrawing cash to/from your payment account;
- carrying out credit transfers including standing orders;
- direct debits you have set up on your account;
- making an electronic payment including CHAPs, Faster Payments and international payments;
- using your debit or credit card to make a payment;
- use of third party providers to access your account information and to make payments on your behalf.

\*A business day is any day that is not a Saturday or Sunday, Christmas Day, Good Friday or a bank holiday in Northern Ireland.

\*\*A calendar day is every day including Saturday or Sunday, Christmas Day, Good Friday and bank holidays in Northern Ireland.

If you are not happy after we have followed our complaint procedure, or if we have not sent you a final response or a holding response within 15 calendar days of receiving your complaint (or 35 calendar days if there has been a delay due to exceptional circumstances), you have the right to pass the matter on to the Financial Ombudsman Service.

## If your complaint is not about a payment service

- We will send you an acknowledgement letter promptly, sometimes asking you for more information, and investigate your complaint further.
- If we have not completed our investigation within four weeks we will write to you, letting you know when it is likely to be finished.
- We expect to be able to write to you with the outcome within eight weeks, which will be our final response.
- If this is not possible, we will advise you why there is a delay and when you can expect our final response.

If you are not happy after we have followed our complaints procedure, or if we have not informed you of the outcome within eight weeks of receiving your complaint, you have the right to pass the matter on to the Financial Ombudsman Service.

# Financial Ombudsman Service

You can refer your complaint to the Financial Ombudsman Service free of charge within six months of our final response, or within six months of our letter confirming we have resolved your complaint within four business days.

You can write to the Financial Ombudsman Service at the following address:

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

Phone: 0800 0234 567 or 0300 1239 123.

You can find more information at  
[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Alternatively, if you disagree with the final response we have given you in relation to a complaint about an account opened with us online or a service taken from us online, you may use the online dispute resolution platform, which is available on [www.ec.europa.eu/odr](http://www.ec.europa.eu/odr) to refer the matter to the Financial Ombudsman Service.

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.



If you need this brochure in Braille, in large print or on audio, ring **0345 6005 925<sup>†</sup>** or ask your branch. Customers with hearing difficulties can use our Text Relay service by dialling **18001 0345 6005 925<sup>†</sup>**.

In Branch. **0345 6005 925<sup>†</sup>**  
**[aibni.co.uk](http://aibni.co.uk)**

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



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