
How we handle complaints

We do our best to provide a quality service

We know that sometimes we get it wrong, and when we do we need to know so we can find out what went wrong and put it right. To help us do so quickly and efficiently, please contact us with:

- your name and address
- your account number
- a telephone number if you would like us to call you
- details of your complaint, including relevant references and dates

Ways to contact us

For Personal Savings customers

Complaints Officer, Aldermore
Freeport RSAZ-AXXH-LHAX
PO Box 762
Wallsend NE28 5DH

Or phone us on: **0345 604 2678**

Or email us at: service@aldermoresavings.co.uk

For Business Savings customers

The Complaints Officer
Aldermore Bank plc
Apex Plaza
Reading RG11AX

Or phone us on: **0118 207 5045**

Or email us at: businesssavings.complaints@aldermore.co.uk

For Corporate Treasury customers

Aldermore Corporate Treasury
6th Floor
The Monument Building
11 Monument Street
London EC3R 8AF

Or phone us on: **0207 330 3030**

Or email us at: corporatetreasury@aldermore.co.uk

For Mortgage customers

The Complaints Officer
Aldermore Bank plc
Apex Plaza
Reading RG11AX

Or phone us on: **0118 207 5045**

Or email us at: mortgage.complaints@aldermore.co.uk

For Asset or Invoice Finance customers

The Complaints Officer
Aldermore Bank plc
Apex Plaza
Reading RG11AX

Or phone us on: **0118 207 5045**

Or email us at:

afcomplaints@aldermore.co.uk

if.complaints@aldermore.co.uk

What you can expect from us

We are committed to resolving complaints. We'll make every effort to resolve a payment transaction complaint as soon as possible and by no later than 15 days or 35 days in exceptional circumstances. Where a complaint relates to another matter, please allow up to 56 days. If we cannot resolve your complaint immediately, we'll send you a letter acknowledging your complaint, and will continue to keep you informed of our progress throughout.

If you're still not happy

If we are unable to issue a final response within 56 days, or you are unhappy with our decision and wish to take it further, you can ask the Financial Ombudsman Service (FOS) to look at your complaint. This is a free, independent service for resolving disputes.

While you can refer your complaint to the FOS at any time, they'll need our consent to investigate complaints where:

- We haven't had the chance to put things right
- We haven't exceeded the relevant timescales and haven't yet issued our Final Response Letter

If you decide to refer your complaint after we've issued our final response, you should do so within 6 months of the date of our Final Response Letter.

For more information

Financial Ombudsman Service
Exchange Tower
London E14 9SR

Telephone: **0300 123 9123** or **0800 023 4567**

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

If you opened a savings or mortgage account online, you can also make a complaint through the Online Disputes Resolution (ODR) platform. For more information about the ODR please visit www.ec.europa.eu/odr.

If you are an Asset Finance customer, and are ineligible to refer your complaint to the FOS then, under the Finance and Leasing Association (FLA) Code of Conduct, you may have the right to refer your complaint to it. For further information then please contact the FLA as follows:

The Compliance Manager, Finance and Leasing Association
Imperial House 15-19 Kingsway
London WC2B 6UN

Telephone: **0207 836 6511**

Email: code@fla.org.uk

Website: www.fla.org.uk

If you are an Invoice Finance client and are ineligible to refer your complaint to the FOS then, under the UK Finance Code of Conduct, you may have the right to refer your complaint to the Centre for Effective Dispute Resolution (CEDR Services Limited (CEDR)). To start this process you must first contact UK Finance as follows:

Head of Compliance Manager, UK Finance
5th Floor, 1 Angel Court
London, EC2R 7HJ

Telephone: **0203 934 1456**

Email: abfstandards@ukfinance.org.uk

Website: www.ukfinance.org.uk/standardsframework

Aldermore

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Invoice Finance, Commercial Mortgages, Property Development, Buy-To-Let Mortgages and Asset Finance lending to limited companies are not regulated by the Financial Conduct Authority or Prudential Regulation Authority. Asset Finance lending where an exemption within the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001 applies, is exempt from regulation by the Financial Conduct Authority or Prudential Regulation Authority.