

## Customer service charter

The Banking Ombudsman Scheme investigates and resolves disputes between customers and their banks. We are **independent** of banks, customers and government. Our service is **free** of charge and easy to use.

This charter sets out our responsibilities and yours when using our service. Following this charter will enable us to progress your complaint effectively. We reserve the right to stop considering your complaint, however, if you do not meet the expectations below.

### Fairness and confidentiality

- You can expect us to:
- listen to both sides of the story
- keep your complaint confidential – we will have to talk to your bank about it, but we will not go to anyone else for information about you unless you consent
- make every effort to understand your complaint and situation
- be fair and impartial.

### Courtesy and consideration

You can expect us to treat you courteously and with respect.

### We expect you to:

- treat us with courtesy
- co-operate with our process and requests for information
- accept that we will not tolerate rude or abusive behaviour.

### Information and assistance

You can expect us to:

- take your complaint seriously
- give you all the necessary information and assistance to enable you to clearly understand the complaints process
- keep you informed on the progress of your complaint
- respond to your calls or emails promptly
- do what we say we will
- clearly explain the reasons for our decisions
- make decisions that are fair, clear, timely and accurate.

### We expect you to:

- respect our expertise in investigating complaints
- raise all issues and concerns about your bank at the beginning
- be as specific as you can about your complaint, and provide as much information as you have
- provide accurate information and all relevant facts
- respond to our requests for comment or further information in a timely manner
  - tell us as soon as possible if you need to correct or update the information you have given us, or if you wish to withdraw your complaint.

