

# Triodos Bank N.V.

## If you have a complaint.

We will handle your complaint fairly, consistently and promptly.

We aim to provide a friendly, professional and accurate values driven service and actively encourage feedback about the service received from us.

We are sorry if you are unhappy with your experience and want to know when things have gone wrong so that we have a chance to put things right. We will treat you fairly and reasonably.

### How you can tell us about your complaint

Our opening hours are 8:00am-6:00pm Monday to Friday. Calls are recorded for training and monitoring purposes.

- Tel: **0330 355 0355** or **0117 973 9339**
- Send a secure message in internet banking
- Send us an email to **contact@triodos.co.uk**
- Write to us:

**Complaints Officer**  
**Triodos Bank**  
**Deanery Road**  
**Bristol**  
**BS1 5AS**

Or write to our Royal Mail registered freepost address (no stamp required, please note that it will be treated as 2nd class post by the Royal Mail)

**Freepost TRIODOS BANK**

### What will happen next

When we receive your complaint we will try to resolve it immediately. We will send a written response to your complaint to confirm:

- A summary of your complaint
- The outcome of our investigation into your complaint
- We consider the complaint to be resolved
- A leaflet to explain how Triodos Bank handles complaints and what you can expect from us
- Your right to refer your complaint to the Financial Ombudsman Service (FOS) and their website address

If we expect your complaint to take longer than three days to resolve we will write to you to let you know:

- When we will next contact you
- Who is dealing with your complaint
- How to contact the FOS

When we resolve your complaint on or after the fourth business day after receiving your complaint we will issue a final response. Our final response will tell you what our investigation has established, our decision and what we plan to do (if applicable).

In some circumstances we will need longer to investigate more complex issues thoroughly and enable us to provide a fair and informed outcome. The Financial Conduct Authority (FCA) states that we have up to eight weeks to issue a written response either responding to your issues, or confirming when we will provide a final written response unless the complaint relates to a payment transaction in which case we have 15 days to issue a final response (or 35 days in exceptional circumstances), although we will do our best to resolve it as soon as possible.

### What to do if you are not happy with our final response

If you are not satisfied with our final response or any aspect of how your complaint was handled please contact our Complaints Officer using the contact methods above.

You can contact FOS who provide a free, independent service for resolving disputes. You can refer your complaint to the FOS at any time, however, they'll need our consent to investigate complaints where:

- We haven't received a complaint and had a chance to put things right OR
- We haven't exceeded the timescales detailed above and haven't yet issued our Final Response letter

You have 6 months within the date of our final response letter to refer your complaint to FOS. Details of how to do this are on their website - **[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)**

If you purchased your product online you could submit your complaint through the European Commission's Online Dispute Resolution website. You can find out more information by visiting <https://webgate.ec.europa.eu/odr/main/?event=main.home.show>. The European Commission may forward your complaint to the Financial Ombudsman Service.

0330 355 0355  
contact@triodos.co.uk  
www.triodos.co.uk

Calls to and from Triodos Bank may be recorded for training and monitoring purposes.

Triodos Bank NV (incorporated under the laws of the Netherlands with limited liability, registered in England and Wales BR3012). Authorised by the Dutch Central Bank and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of our regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from us on request. Registered Office: Triodos Bank, Deanery Road, Bristol BS1 5AS. VAT reg no 793493383

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**Triodos**  **Bank**