

Talk to us about your complaint



We want to hear from you

It's important to us that we continue to improve our services and products and provide you with the service you expect.

We want to know when things don't go well so we have the opportunity to put them right for you and potentially other customers. As soon as you contact us, we'll do all we can to put it right.

This leaflet tells you how and where to make a complaint and what we'll do once we hear from you.

How to raise your complaint

The best way to contact us is over the phone so that we can talk to you in person:



You can call us on
+44 (0) 1624 641 888.

Or you can contact us using one of the ways shown below. Please give us a daytime telephone number so we can talk to you if we need to:



In Writing:
Complaints
Santander
PO Box 123
Douglas
Isle of Man
IM99 1ZZ
British Isles



By Email*:
complaints@santander.co.im

*Please do not include any account or personal details in your email as it could be intercepted.

What happens next?

We promise to do everything we possibly can to resolve your complaint as soon as we receive it, whether it's face to face with one of our branch staff, over the phone or in writing.

If we need more time to investigate your complaint and cannot resolve it before the close of business on the next business day, we'll refer your complaint to our Complaints Department.

Complaints referred to, or received by, the Complaints Department will be acknowledged by them within two business days. They will review and investigate your complaint and you can expect a full reply within ten business days.

If the Complaints Department are unable to issue a full reply within this time, they'll tell you and keep you updated on their progress throughout the investigation.

The complaints process should take no longer than a maximum of eight weeks.

The Isle of Man Financial Services Ombudsman Scheme (FSOS)

The Isle of Man Financial Services Ombudsman Scheme (FSOS) is an external body which plays a key role in the complaints process. The FSOS are an impartial and independent organisation formed to help settle individual disputes between consumers and financial services businesses without taking sides.

If we've not been able to resolve your complaint to your satisfaction once we've sent you our final decision, you may be able to refer your complaint to the FSOS. They will only investigate your complaint if you've already tried to resolve it with us first or if it has been more than 8 weeks since you first raised your complaint with us.

You can contact the FSOS at:



In Writing:

Isle of Man Financial Services
Ombudsman Scheme
Thie Slieau Whallian
Foxdale Road, St John's
Isle of Man
IM4 3AS
British Isles



By Telephone:

+44 (0) 1624 686500

Further information relating to the FSOS can be found on their website:

www.gov.im/oft/ombudsman/complain.xml

Santander is able to provide literature in alternative formats. The formats available are: large print, Braille and audio CD. If you would like to register to receive correspondence in an alternative format please visit www.santander.co.im/alternativeformats for more information, or give us a call on +44 (0) 1624 641 888.

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