

At Union Bank of India (UK) Ltd each of our customers is important to us and we believe you have the right to a fair, swift and courteous service at all times.

When we receive your complaint, we will deal with it promptly, effectively and in a positive manner.

1. We will acknowledge your complaint promptly.
2. We will investigate your complaint and update you at regular intervals while our investigations are ongoing.
3. Once all details of the complaints have been investigated we will issue a “final response” to your complaint.
4. The Financial Conduct Authority (FCA) allows 8 weeks for us to resolve complaints, but we aim to resolve your complaint, well before this deadline.
5. If more than 8 weeks from the date of your complaint has past and you haven't received a final response, or you are dissatisfied with the final response you have received, you can refer the complaint to:

Financial Ombudsman Service (FOS)

**The Financial Ombudsman Service  
Exchange Tower  
London - E14 9SR**

**Phone: 0800 023 4567**

**+44 20 7964 1000 (when you are abroad)**

**E- Mail Address: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)**

6. You must refer your complaint to the Financial Ombudsman within 6 months of the date on the final response.