



FCMB Bank (UK) Limited
Customer Charter and Standards

Our Customer Charter and Standards

At **FCMB Bank (UK) Limited**, our customers are our primary focus. We are dedicated to delivering excellent and consistent standards of service and positive customer outcomes by placing our customers at the forefront of everything we do.

These are our commitments

Our Charter

Products that are right for you

We will adopt recognised product development and service delivery strategies, and research aimed at achieving excellent customer outcomes.

We will ensure the delivery of our products and services conform to the laws and best practices of the United Kingdom and that you will always be treated fairly.

We will ensure our products and services which you subscribe to, are tailored to meet your needs, and represent fair value when evaluated against our competitors.

Product and Service Information

We will be available to provide you with product and service information including relevant disclosures that will assist you to navigate our products and services.

We will ensure that you understand what we are offering and what you are committing to. We will provide you with an appropriate forum to obtain any clarification or information you need as and when you require it.

Ongoing support

We will provide you with ongoing support and the relevant forum to address your enquiries, complaints, observations, or compliments.

We will enhance your experience with us by being attentive to everything you have to say, or have observed.

We will openly assist you with getting the clarity, resolution, and satisfaction you desire from your relationship with us and our products and services.

Our Standards

You can expect us to provide these minimum standards and timescales when you contact us.

For **Internet Banking** portal, we will:

- Ensure the internet banking portal located on www.fcmbuk.com is accessible for transacting between **9am and 5pm**, Monday to Friday (except bank holidays and weekends)
- Provide assistance and support if you call **+44 (0)207 220 1000** between 9am and 5pm, Monday to Friday (except bank holidays and weekends)

For **Telephone calls** to us, we will:

- Help with your enquiries and provide assistance when you call our helpline on **+44 (0)207 220 1000**
- The line will be available between **9am and 5pm**, Monday to Friday (except bank holidays and weekends)
- Answer your call **promptly or arrange to call you** back

For **Written or Emailed** communication to us, we will:

- Acknowledge your communication within **24 hours**, and confirm how it will be dealt with, and details of who will be handling the matter and / or if we need further information from you

For **Face-To-Face** visits, we will:

- Take your privacy seriously and ensure we provide a private environment to discuss your needs
- Arrange appointments on your behalf if you need to see a member of staff

For **Complaints**, we will:

- Provide details of how we manage complaints on our website at www.fcmbuk.com
- Resolve your complaints promptly and with minimal fuss, wherever possible
- Acknowledge your complaint within **3 business days**
- Keep you updated on the progress of your complaint
- Provide you an update or final response within **20 business days** for simple issues and within **30 business days (8 Weeks)** for matters that may be complex
- Use the learning outcomes from complaints to improve our products and services
- Assist with your right to raise unresolved complaints with the UK Financial Ombudsman

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www.fcmbuk.com

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