केनरा बैंक Canara Bank

COMPLAINT POLICY AND PROCEDURES

Our Commitment to you

CBUK is committed to providing all of its customers with the highest level of service. 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. Whilst we hope that you will always be pleased with our service, we understand that there may be occasions where you are not satisfied with the service, we have given you, and that you may wish to complain to us. Where we are in receipt of a complaint from you, we will deal with it promptly, effectively and in a positive manner and use our best endeavours to resolve any problem or complaint that you bring to our attention.

CBUK INTERNAL COMPLAINT PROCEDURE

Complaints made by customers to the branch in writing, by telephone, through e-mail or a personal visit are all subject to the same complaint-handling procedures set out below.

1) If we can resolve your complaint by close of business on the third business day following the day on which it is received, we will provide you with a Summary Resolution Communication confirming the resolution of your complaint. If you subsequently decide that you are dissatisfied with the resolution of your complaint you may be able to refer your complaint to the Financial Services Ombudsman (FOS) free of charge. Details of FOS and the relevant time limits for FOS referral will be provided in the Summary Resolution Communication to you.

2) If we cannot resolve your complaint within 3 business days of receipt of your complaint a written acknowledgement will be issued promptly, and in any event not later than five working days of receiving your complaint, confirming who will be responsible for investigating your complaint.

3) We will thoroughly investigate your complaint. While we aim to resolve most matters within 4 weeks of receipt the bank retains a maximum statutory window of 8 weeks to issue a definitive Final Response Letter. If your investigation is complex and requires more time, we will send you a formal written update explaining the delay

4) If more than 8 weeks from the date of receipt of your complaint has passed and you haven't received a final response, or you are dissatisfied with the final response you have received (or at any stage of the process) you have the right to refer your complaint to the Financial Ombudsman Service, free of charge , by writing to: Financial Ombudsman Service (FOS) Exchange Tower London E14 9SR, Email : complaint.info@financial-ombudsman.org.uk, Telephone: 0300 1239 123 Website: financial-ombudsman.org.uk. You must refer your complaint to the Financial Ombudsman within 6 months of the date on the final response letter.

Canara Bank is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number: 204642) in UK. Canara Bank is registered in England and Wales under company number FC012184 and our UK establishment company number is BR000783 with Office at 10 Chiswell Street, London EC1Y 4UQ, www.canbanklondon.co.uk. Canara Bank is incorporated in India.
Protecting your money - Your eligible deposits with Canara Bank are protected up to a total of £120,000 by the UK's Financial Services Compensation Scheme. For further information please visit www.fscs.org.uk