

## **Streamline International Complaints Procedures**

At Streamline Merchant Services, we place great importance on providing the highest standard of service to all our customers.

Occasionally, we don't get it right. If this happens, we would like you to tell us about your concern or complaint, so that we have the opportunity to make amends to you, and possibly improve our procedure so that it doesn't happen again.

We want to:

- Hear about your concern or complaint
- Consider your suggestions how we can put matters right
- Make every effort to ensure that you are satisfied with the way that your concern or complaint is handled

### **How to contact us**

If you have any concerns or complaints relating to our service or products, please contact us. Your feedback is very important to help us to improve our service to you and other Streamline customers. You can contact us in any of the following ways:

In writing to:

The Manager  
Streamline-International  
PO Box 27  
Victory House  
Fifth Avenue  
Gateshead  
NE8 1HJ

Telephone: **00 44 191 4931560**

website: **[www.streamline-international.com](http://www.streamline-international.com)**

### **Response time**

We aim to resolve your complaint straight away with staff who have the right experience, knowledge and authority.

If we have been unable to resolve your complaint by the end of the following business day, Streamline will contact you and:

- Acknowledge receipt of your complaint
- Tell you who is dealing with your complaint
- Tell you how long we expect to take to resolve it

### **Resolving your Complaint**

In the majority of cases we will resolve your complaint within 5 business days. If we have not resolved it within that time we will contact you to update you with progress and tell you how much longer we anticipate it will take to resolve.

In very exceptional circumstances, where your complaint is particularly complex, matters may take longer. We will continue to update you on a regular basis until your complaint is resolved.

If we have not reached agreement with you, we will send you a letter within 8 weeks, which will clearly set out the Bank's position with regard to your complaint.

### **What to do if you are unhappy with our response**

If you are not satisfied with our action or our explanation, you can ask for your case to be reviewed at a higher level within the Bank. In this situation, please write to:

Head of Operations, Retailer Card Services  
PO Box 700  
Central House  
Otley Road  
Harrogate  
HG3 1XH

### **Financial Ombudsman Service**

The Bank is a member of the Financial Ombudsman Service, which is an independent organisation. If you are still not satisfied after following the Bank's procedures, you can, if you are eligible, ask the Ombudsman to review your complaint. In our final response, a leaflet will be enclosed which will advise you how to contact the Financial Ombudsman Service.

If you decide to appeal to the Financial Ombudsman Service, according to their rules, you will have 6 months from the date of our final response to ask them to carry out a review.

You can find out more about the Financial Ombudsman Service, in a leaflet available from any branch or by telephoning the Bank. Alternatively you can contact them at:

Financial Ombudsman Service  
183 Marsh Wall  
London  
E14 9SR

Telephone: **0845 080 1800**

Website: **[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)**