



Policy on Complaint Handling

For investors, investing partners, partners and affiliates of Sky Curve **Bank** – Sky Curve **Finance**

Complaint

A complaint is a formal expression of dissatisfaction or grievance made by an individual or organization regarding a product, service, or situation. Complaints can be made in a variety of forms such as verbal, written, or electronic, and they can be directed to a variety of parties such as a company, government agency, or individual.

Complaints can be made about a wide range of issues, including but not limited to:

- Quality of a product or service
- Incorrect billing or charges
- Unsatisfactory customer service
- Breach of contract
- Violation of laws or regulations

The purpose of a complaint is to bring attention to a problem or issue and to seek resolution or remedy. Companies and organizations usually have a complaint management process in place to receive and respond to complaints from customers or other stakeholders.

It is important to note that a complaint should be made with specific details and evidence to support the complaint, and should be made to the right party. This will help the party to understand the issue and take the appropriate action to resolve the complaint.

Making a complaint

At Sky Curve, we strive to keep our customers happy, but we realize that sometimes we make mistakes. Telling us when you are unhappy is important as it means we have an opportunity to put things right and improve the service we offer in future.

We value our customers highly and aim to provide a positive experience right from the proposal through to the final payment and beyond. The fair treatment of our customers is of paramount importance to us. If you are less than satisfied we want to know so that we can put things right. We want to know what you think about the service we offer you and if there is something wrong, we want to put it right.

This document outlines the complaint handling procedure we have developed to make sure you receive a quick and fair response. Our aims include the following:

- If there is something wrong, we want to help
- If you tell us about it, we will try to put it right
- If we cannot deal with your concern ourselves, we will try to refer you to someone who can

We do not charge our customers for investigating complaints using a solicitor, claims management company or third party. If you employ a solicitor, claims management company or third party to handle your complaint, we will investigate your complaint in the same way as when we deal directly with you. Please note, we are not liable for any fees that you are required to pay for a third party's services.

It is important to us that all of our customers are able to register any form of dissatisfaction with ease. Therefore, we offer a number of options for you to do this:

- in writing by letter;
- via the telephone;
- in your local branch;

- online through your online banking service or via email; or
- with your allocated point of contact, for example your designated certified account manager.

Where to begin:

In the first instance, your comments should be referred to our customer relations team by:

- Visiting our website www.skycurvebk.com and speak to an online web administrator.
- Writing to us at our branch at **The Colmore Building, 20 Colmore Circus Queensway, Birmingham B4 6AT, United Kingdom.**

When you contact us:

- Please give your name and agreement number.
- Please explain the reason for your communication.

If you are happy for us to contact you to discuss the issue on the telephone, please give a daytime number. The information needed to resolve most problems will be available to staff who have day to day responsibility for looking after your account.

We will endeavor to resolve your complaint quickly. If we can resolve your complaint within three business days following the day on which it is received, we will send you confirmation of this. If we are unable to resolve your complaint within this timeframe, we will send you an acknowledgement letter.

The majority of complaints will be quickly and satisfactorily resolved by this stage, however, if the matter is more complex and involves a third party, it may take longer to resolve but must definitely be resolved.

For our large banking customers, Financial Ombudsman Service – FOS may be unable to review your case. In these instances, you may have the right to seek legal advice, with which we will fully support any investigations. If you are unsure of your rights then please speak to a member of our team who will be able to advise you further.

Sky Curve Bank is able to provide literature in alternative formats. The formats available are – large print, braille and audio CD

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