

# Danske Bank, Large Corporates & Institutions

## Complaints procedure

Danske Bank is committed to providing a high standard of customer service. However, if you are not satisfied with any aspect of our service, internal complaint handling procedures are in place to deal with your concerns effectively and in the correct manner.

If you do wish to register your complaint, follow the steps below. Please:

- Provide us with a summary of what went wrong and the product/service/business area
- Provide your account details
- Explain the actions already taken and the actions you would like taken to address the issue

### Contact Us

If you are not satisfied with any aspect of our service or products, you can let us know by contacting us in the following ways:

- In person - You can tell your Relationship Manager/point of contact if you are meeting them
- In writing - You can write to us at Corporate Support, Danske Bank, 7th Floor, The Shipping Office, 20-26 Sir John Rogerson's Quay, Dublin 2, D02Y049. Please address your letter to your usual contact within Danske Bank.
- By email - You can email us at [complaintsteam@danskebank.ie](mailto:complaintsteam@danskebank.ie)

### Our Response

One of our complaint handlers will make sure that your complaint is fully investigated and try to deal with the matter in a way that satisfies your concerns. We will deal with all complaints promptly and impartially (that is, in a fair and unbiased way).

Some complaints received are quite complex and may take a little time to resolve. If so, we will write to you within five working days of receipt acknowledging your complaint. We will also advise you who is dealing with your complaint and when we expect to be in a position to resolve the complaint. If we need to carry out a more thorough investigation of the complaint, you will be kept fully informed throughout the process.

If your complaint is in relation to a payment service, we will send you a letter within 15 working days of receipt of your complaint (or in exceptional circumstances by the end of 35 working days). For all other complaints, we will write to you within 20 working days of receipt of your complaint (or in exceptional circumstances by the end of 40 working days). In both scenarios, the letter will clearly set out either:

- our final response; or
- why we cannot provide a final response yet, and when we expect to be able to do this. If this occurs, we will keep you fully informed, and will provide you with regular updates until the matter is settled.

### **Financial Services and Pensions Ombudsman**

We always aim to deal with complaints in a way you are satisfied with. However, if you are not satisfied with our final response, you may be able to take your complaint to the Financial Services and Pensions Ombudsman (the **FSPO**) if you meet the applicable criteria.

The FSPO is an independent organisation that deals with complaints that consumers have about financial service providers. A company that has an annual turnover in its previous financial year of €3 million or less, which is not in a group of companies which has a combined annual turnover in the previous year of greater than €3 million, will be eligible to use this avenue. Please note, however, that the FSPO recommends that you allow us to try to deal with your complaint in the first instance. The FSPO will ask to see a copy of our final response letter, along with your FSPO Complaint Form, before processing your complaint.

You can contact the FSPO at:

Financial Services and Pensions Ombudsman  
3rd Floor  
Lincoln House,  
Lincoln Place,  
Dublin 2,  
D02 VH29  
Tel: (01) 567 7000  
Email: [info@fspoi.ie](mailto:info@fspoi.ie)  
Website: <https://www.fspoi.ie>