

## Customer Complaints leaflet

Our Branch takes pride in offering a high standard of customer service. If you consider that we have not met your expectations in any respect we will do everything in our power to ensure that your issue is dealt with quickly and fairly.

Should you have a complaint, the best way of ensuring that it is investigated quickly is to speak to your Relationship Manager. Alternatively you can contact us by post, telephone or email at the details below:

Mizrahi Tefahot Bank Limited  
30 Old Broad Street  
London EC2N 1HQ

Telephone: 020 7448 0600

Email: [umb.main@umtb.co.uk](mailto:umb.main@umtb.co.uk) (please include the word "complaint" in the subject line)

Please mark all correspondence for the attention of your usual Relationship Manager.

We have policies and procedures in place to ensure that complaints are treated fairly and in accordance with the requirements of the Financial Conduct Authority. We also value all feedback received, including complaints, as a means of identifying and rectifying problems, thus enabling us to continually improve the service we offer to our customers.

We aim to resolve simpler complaints within three business days. We will discuss the matter with you to ensure you are satisfied and we will send you a summary resolution letter which will confirm that the complaint has been resolved.

In more complex cases, where we can't resolve a complaint within three business days, we will send you a holding response in which we will tell you when we anticipate we will be able to send you a final written response. We aim to resolve all complaints within a maximum of 15 business days. However in very exceptional circumstances it may take up to:

- 35 business days if a complaint relates to a payment service<sup>1</sup>, or
- Eight weeks for other complaints.

We aim to resolve as many cases as possible directly with our customers. If however, you have received our summary resolution communication or final response and you remain dissatisfied, or we haven't sent a final response to you within eight weeks, you may refer the matter to the Financial Ombudsman Service who will provide an independent arbitration (as long as you are an eligible customer<sup>2</sup>). You have six months from the date of our final response in which to do this. Their contact details are as follows:

Financial Ombudsman Service  
Exchange Tower  
London E14 9SR

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

Telephone: 0800 023 4567 (outside UK +44 20 7964 0500)

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

<sup>1</sup>A payment service complaint is a complaint relating to the making of an outward payment or receipt of an inward payment, or which relates to an account from/to which such a payment can be made or received.

<sup>2</sup>Eligible customer means:

- All personal customers;
- Micro-enterprises with an annual turnover or balance sheet which does not exceed €2m (or equivalent) and fewer than 10 employees;
- Small businesses with an annual turnover of less than £6.5m, and (i) a balance sheet of less than £5m and/or (ii) fewer than 50 employees;
- Small charities with an annual income of less than £6.5m; and
- Trustees of a trust which has a net asset value of less than £5m.