

Clydesdale Bank Customer Charter



The Clydesdale Bank Customer Charter sets out our commitment to delivering a high standard of customer service. It outlines the type of service we aim to provide, how to contact us and give us feedback, particularly if anything goes wrong, and how you can assist us to better serve you.

Our goal is to help you achieve what you need by providing quality financial advice, products and services. We believe that excellent customer relationships are the result of us working together to deliver great outcomes for you by:

- developing trust through open, honest and simple communication
- being approachable and listening to your views
- treating you with fairness and respect
- ensuring ease, expertise and efficiency when you deal with the Clydesdale Bank.

We will review this Charter every year and report on our performance against the commitments we have made in it as part of the annual Corporate Social Responsibility report, published by the National Australia Bank Group, of which Clydesdale Bank is a member.

Lynne Peacock
Chief Executive Officer

National Australia Bank Group UK

Our Service Goals

Our services goals are to:

- be available to help you, Monday to Friday from 9.00am to 4.45 pm in most branches and offices. In addition, we will aim to provide 24-hour, 7-day access to internet and telephone banking and a network of Automatic Teller Machines.
- treat you with courtesy and respect.
- provide you clear information about our products and services, the benefits for you, what you can expect, the fees and charges that are applicable, and who within our bank will deliver the service to you.
- provide you with quality products, services and facilities
- have well trained, helpful staff.
- provide professional financial advice using specially trained and qualified staff to assist you with your more complex financial needs.
- respond to you quickly and efficiently.
- provide, as far as is reasonably practicable, accessible premises, accessible and inclusive products and services and suitable auxiliary aids to customers with disabilities.
- endeavour to provide you with assistance and service if you are unable to speak English.

Personal Information

We respect the confidentiality, privacy and security of your information. Our people and contractors are subject to the applicable laws and codes of conduct to ensure your information is respected at all times.

Decision-making

We are committed to considering the economic, social and environmental impacts of our decisions.

Consultation and Accountability

When you are making choices about products and services, our people will assist you in selecting the most appropriate solutions or product to suit your needs.

We will keep you informed on matters in a variety of ways including contact from our people, written communication and through our website www.cbonline.co.uk

Clydesdale Bank works with many financial services professionals including financial planners, accountants, solicitors, and mortgage brokers. Where you have been introduced to Clydesdale Bank by one of these professionals, we will work with them to provide you with the most seamless customer experience possible.

Getting Things Right

We value your feedback, both good and bad, and want to hear from you. If you have a complaint about something that has gone wrong, we want to know so we can put it right for you, and reduce the chance of it happening again.

We will endeavour to respond to you within 24 hours if you have a concern, complaint or compliment about any of our products and services, and aim to resolve 90% of complaints within five working days. Where the issue is complex, we will advise you of how long it will take to resolve.

Full details of our complaints procedure can be found on our website www.cbonline.co.uk. If you have an issue that is not settled to your satisfaction, you can contact the Financial Ombudsman Service at the following address or telephone number:

Financial Ombudsman Service
South Quay Plaza, 183 Marsh Wall
London E14 9SR
Telephone: 0845 080 1800*

Help us to help you

You can help us to better serve you by providing us with specific information when we ask you, informing us when your circumstances or details change, and providing us with your feedback.

Contacting us

You can contact us by:

- visiting a Clydesdale Bank branch or office. If you need help to locate your nearest branch, visit www.cbonline.co.uk or call 0141 242 4143*
- contacting Clydesdale Bank Telephone Banking on 08457 240024*
- writing to the Customer Relations Manager, Clydesdale Bank PLC, Clydesdale Bank Exchange, 20 Waterloo Street, Glasgow, G2 6DB
- emailing us at: cb.customer.relations@eu.nabgroup.com

Reporting on our performance

We set down this Charter in August 2005 and we will work towards delivering our service goals over the coming years. You will be able to read about our performance against this Charter in the annual Corporate Social Responsibility Report, which will be available on our website www.cbonline.co.uk.

*For security calls may be recorded or monitored.