



CUSTOMER COMPLAINTS PROCEDURE

At Irish Nationwide (IOM) Ltd, our aim is always to provide a consistently high standard of customer service but when we get things wrong, or fail to meet our service standards, we encourage you to let us know.

This procedure sets out, in detail, how you can register your dissatisfaction with us and what steps are involved in trying to resolve the issue causing you concern. Our Customer Complaints Procedure has been put in place to ensure that your concern/complaint is resolved as speedily as possible and what you should do in the unlikely event that we are unable to resolve it to your complete satisfaction.

STEP 1

Please put your complaint in writing setting out the full circumstances, quoting your Irish Nationwide (IOM) Ltd account number and the name(s) of any of our personnel that you have been dealing with, plus dates of any correspondence, including emails. You should address your letter to:

**Head of Compliance, Irish Nationwide (IOM) Ltd, PO Box 188, 5 Hill Street, Douglas,
Isle of Man, IM99 1UG, British Isles**

Your letter will be acknowledged within 2 working days of us receiving it. We will then investigate the matter fully and give you our response no later than one calendar month after acknowledging your initial letter.

STEP 2

If you are not fully satisfied with our response you should write to us to tell us. Your complaint will then be reviewed by a senior manager. You should write to:

**The Operations Manager, Irish Nationwide (IOM) Ltd, PO Box 188, 5 Hill Street,
Douglas, Isle of Man, IM99 1UG, British Isles**

If your complaint cannot be resolved within 2 calendar weeks it will then be escalated to our highest internal level

STEP 3

Should your complaint remain unresolved at STEP 2 it will be reviewed by a Director of Irish Nationwide (IOM) Ltd. If, after 2 further calendar weeks, it cannot be resolved to your complete satisfaction you may then refer it to the Isle of Man's Financial Services Ombudsman Scheme or the Manx courts of law.

Full details of how to refer your complaint to the Ombudsman Scheme will be sent to you with our final letter of response.

Decisions made by the Ombudsman will be binding on all parties (subject to the right of appeal to the Manx High Court on a point of law). The Ombudsman has the power to grant awards of up to £100,000 to complainants. The Ombudsman also has the power to instruct us to take appropriate steps to remedy the act or omission.

USEFUL INFORMATION

You can view details of the Ombudsman Scheme and download information by visiting www.gov.im/oft/ombudsman

Contact details are: The Financial Services Ombudsman Scheme for the Isle of Man, Government Buildings, Lord Street, Douglas, Isle of Man, IM1 1LE, British Isles. Tel: +44 (0)1624 686500.

Our full contact details are: Irish Nationwide (IOM) Ltd, PO Box 188, 5 Hill Street, Douglas, Isle of Man, IM99 1UG, British Isles. Tel: +44 (0)1624 673373 and Fax: +44 (0)1624 673263.

Irish Nationwide (IOM) Limited is a wholly owned subsidiary of the Irish Nationwide Building Society and is licensed by the Financial Supervision Commission of the Isle of Man to take deposits. Irish Nationwide Building Society is incorporated in Dublin and regulated by the Financial Regulator in Ireland. Irish Nationwide (IOM) Limited places funds with other parts of its group and thus its financial standing is linked to that of the group. Depositors may wish to form their own view on the financial standing of Irish Nationwide (IOM) Limited, and the group, based on publicly available information. The latest report and accounts are available at www.iniom.com