

# Complaints Procedures

## Butterfield Bank Jersey

At Butterfield Bank Jersey, we are committed to providing a high quality service to our clients. However, we recognise that there may be times when you have cause to complain. Occasionally things may go wrong and we will do our utmost to resolve your issue fairly and to your satisfaction at the earliest possible opportunity.

Below we have provided details of what you can do in the event that you have cause to complain about our services and/or products and who to contact if you are not satisfied with our response.

### How to Complain

If you are not satisfied with any aspect of our service or products, please contact us in any of the following ways to ensure we can investigate the matter promptly and fairly:

**Telephone** your Relationship Manager on +44 (0) 1534 843333

**E-mail** your Relationship Manager

**Write** to the Chief Risk Officer,

Butterfield Bank Jersey,  
PO Box 250, IFC6,  
IFC Jersey, St. Helier,  
Jersey JE4 5PU

### Next Steps

Once we have received your complaint, we will promptly (no longer than five business days) acknowledge its receipt and confirm when you can expect to hear from us. We will aim to resolve your complaint as quickly as possible (usually within eight weeks, and in any event, no longer than three months, at which stage you have the right to inform the Regulator (The Jersey Financial Services Commission) directly of your complaint should you wish to do so). We will keep you regularly informed of the progress we are making in trying to resolve the issue. Once we consider your complaint resolved we will send you a final response.

### What do I do if I remain dissatisfied?

Included in our response will be details of the action you can take if you remain dissatisfied with the resolution of your complaint (i.e., you can refer your complaint to the Channel Islands Financial Ombudsman (CIFO)).

The CIFO is the joint operation of two statutory ombudsman roles, established in law by the Financial Services Ombudsman (Jersey) Law 2014 and the Financial Services Ombudsman (Bailiwick of Guernsey) Law 2014.

The primary role of CIFO is to resolve eligible complaints about financial services provided in/from Jersey, Guernsey, Alderney and Sark. Individuals, microenterprises and, subject to consultation, small local charities will be able to bring complaints. It will operate from a shared office in Jersey, with the same board, ombudsman and staff.

Further information is available from the CIFO website.

You will be able to contact CIFO at:

Channel Islands Financial Ombudsman  
P O Box 114

Jersey JE4 9QG

**E-mail** [enquiries@ci-fo.org](mailto:enquiries@ci-fo.org)

**Website** [www.ci-fo.org](http://www.ci-fo.org)

**International phone** +44 (0) 1534 748610