

Complaints Procedure

At PNBE we endeavour to provide the highest standard of service to every client, every time, whatever the product. We recognise, however, that occasionally we will not live up to your expectations.

How to make a complaint

If you have a complaint about any aspect of our service then we would like to hear from you. You can contact us by telephone or in writing. Please direct your complaint to :

Roberto E. Ramos
Officer-In-Charge
Philippine National Bank (Europe) plc
5-7 Hillgate Street
London W8 7SP

Telephone: 020 7313 2311 and 020 7313 2307

E-mail : ramosre@pnbglobal.com

Handling Procedure

We will try to resolve your complaint immediately and with a minimum of inconvenience to you. The first step is for us to be really clear as to what the problem is and to identify with you what we can do to put it right.

Sometimes we will not be able to solve the problem or allay your concerns immediately. If we are unable to resolve your complaint by the following day, and we have not already contacted you to agree a proposal for resolving it, we will send an acknowledgement of your complaint in writing within five working days.

If your complaint is particularly complex in nature, we will seek to keep you informed of the progress we are making as our investigations continue. We will aim to resolve your complaint within four weeks. However, if we are unable to do so, we will send you a written update at that time to explain the current position. If we have been unable to resolve your complaint within eight weeks, we will write to explain why we are not in a position to respond fully. We will also let you know when we expect to resolve your complaint.

When we have resolved your complaint, we will write to you to confirm details of the action we have taken.

Referral to the Ombudsman

We are committed to resolving complaints wherever possible through our complaint procedure. If we are unable to resolve your complaint we will provide you with the details of how to refer your complaint to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent service for consumers with unresolved complaints about financial firms and offers a flexible and informal dispute resolution service.

You can contact them at

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