



For the life
you're after

Making a complaint

A guide on how to make a complaint
if something goes wrong

Sometimes things go wrong

If our products or services do not live up to your expectations, you can make a complaint.

If we get a complaint from you, we'll listen and do our best to solve your issue quickly and fairly. While we do this, we will keep you updated.

How to make a complaint

There are different ways that you can make your complaint:

- Visit, call or write to your local branch
- Call or write to the business area you've been dealing with
- Write to our Complaints Team:
10 Molesworth Street,
Dublin 2, D02 R126
- Online at <https://aib.ie/complaints>

Let us know about the issue you're having, how this is affecting you and we'll look into it. The more information you can give us the sooner we can resolve your issue.



What happens next?

Our complaint process

We'll try to resolve your complaint as quickly as possible. If we're unable to immediately solve your issue, a member of our Customer Care team will contact you within five working days.

They will be your dedicated complaint contact within AIB.

Sometimes we'll need more time to investigate your complaint; in that

case we'll provide you with regular updates to keep you informed.

If we resolve your complaint within 5 working days but you're not happy with the outcome, we'll send you a final response letter which outlines our decision.

If we're unable to resolve your complaint within 5 working days, we'll keep you updated and send you a final response letter when the complaint is resolved.

What if you're not happy with our response?

If you're not satisfied with our final response, you can refer your complaint to the Financial Services and Pensions Ombudsman (FSPO) which is an independent body.

The FSPO will look to resolve your complaint in a number of ways including mediation, investigation and adjudication.

The FSPO want you to engage with us first about your complaint before you go to them. They will ask to see a copy

of our final response letter which will have the contact details for the FSPO. Complaints to the FSPO can be made online through their website, www.fsपो.ie

Enquiries to the FSPO can be made by email to info@fsपो.ie, by telephone to **01 567 7000**, or by post to The Financial Services and Pensions Ombudsman, Lincoln Place, Dublin 2, D02 VH29.

Information about the FSPO is also available from its website www.fsपो.ie

**Drop in to
any branch, or visit
→ www.aib.ie**