



Additional Customer Information

This sheet provides further information to customers. You should read it alongside our General Terms and Conditions. Information is also available on our website www.qnb.com by selecting United Kingdom.

Contacting us

You can contact us in any of the following ways:

In person or in writing to: QNB London Branch, 51 Grosvenor Street, London W1K 3HH
Telephone: 0207 647 2600
Email: QNBLondon@qnb.com

Changes to interest rates

Savings and deposits

Our current savings and fixed term deposit interest rates are published in our London Branch, and are available by contacting your Relationship Manager or by calling us on 0207 647 2600.

If our Savings rates are going down, we will give notice of the change.

Lending

For our mortgage and property lending products, increases in interest will take place 14 days after the new rate is set; customers will be notified of this.

Cooling-off (Deposits) – Right to Cancel

If you are not happy with your new savings, deposit or current account, you have a 14 day period in which to contact us to cancel your account or switch to another account. This period begins on the date your account is opened. If you contact us within this period to cancel or switch your account, we will refund any account fees you may have paid. However, if you cancel or switch your account at a later date, you will not be refunded any account fees that you have paid. If you wish to cancel or switch your account, you should notify us by emailing QNBLondon@qnb.com or by contacting the London Branch.

Feedback and complaints

We want to hear from you if you feel unhappy with the service you have received from us. Letting us know your concerns gives us the opportunity to put matters right for you and improve our service to all our customers.

You can complain in person at the London branch, in writing, by email or by telephone.

A leaflet detailing how we deal with complaints is available on request.

If we do not resolve your complaint internally to your satisfaction, you may be able to refer it to the Financial Ombudsman Service at Exchange Tower, London E14 9SR (Tel: 0800 023 4567) or [financial-ombudsman.org.uk](https://www.financial-ombudsman.org.uk)

The Financial Ombudsman Service is an organisation set up by law to give consumers a free and independent service for resolving disputes with financial firms. Details of those who are eligible complainants can be obtained from the Financial Ombudsman Service.

Information on Financial Services Compensation Scheme (FSCS)

QNB London is a member of the Financial Services Compensation Scheme (FSCS), the UK's statutory deposit guarantee scheme. The FSCS pays compensation to eligible depositors if a bank is unable to meet its financial obligations.

Please see our Depositor Information Sheet. This provides information on the FSCS scheme, including details of eligibility and exclusions. You should read this document carefully and then keep it safe for future reference.

Additional services

There is a charge for some of our services, such as where you ask us for another copy of a statement or want to send an international payment from your account. You can find details of these charges in our leaflet on Tariffs. For more information, please contact us at the London branch or by telephone.

Data Protection

Under UK Data Protection Law you have a right of access to certain personal records.

Any such request for information should be submitted to the London Branch Data Protection Officer.

