

The logo for EBS, consisting of the letters 'EBS' in a bold, red, serif font, enclosed within a white rectangular box.

EBS Complaints Procedures

# How to make a complaint

March 2026

## Complaints – A step by step guide

### What to do if something goes wrong

You are our customer and we value that relationship. Your experience with us should always be what you expect. However, sometimes what you expect and what you receive is different.

If something goes wrong, as they sometimes do, please tell us. We'll listen to you and do our best to solve your issue quickly and fairly. While we do this, we will keep you updated.

The first step is to bring your complaint to the office or business area that you have been dealing with. You can do this in person, by phone, by post or by email.

**Speak to us in an EBS office or online today and we'll do our best to resolve your issue.**

**Phone:** 0818 654322

**Email:** [info@ebs.ie](mailto:info@ebs.ie)

**Post:** EBS Customer Complaints  
10 Molesworth Street  
Dublin 2, D02 R126

### Our response to you

If we can't resolve your complaint within five working days, we'll keep you updated in writing.

When we have completed our investigation, we'll send our final response to you.

## What next

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

The FSPO deal independently with complaints from personal customers and companies with a turnover of less than €3 million.

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 include the FSPO's contact details; and they'll also need you to complete an FSPO Complaint Form.

Complaints to the FSPO can be made online at [www.fspo.ie](http://www.fspo.ie). Enquiries to the FSPO can be made to [info@fspo.ie](mailto:info@fspo.ie) or by calling 01 567 7000. Information about the FSPO is also available at [www.fspo.ie](http://www.fspo.ie)

