

# Complaints Procedure

## Our Complaints Procedure

Our experienced and qualified staff strive to maintain the highest standards of customer service. However, there may be occasions when you feel you have cause for complaint. If so, please get in touch with us as soon as possible and we will do everything we can to put it right.

## Who to contact first

If you are dissatisfied with any aspect of the Society's service your first point of contact should be the member of staff concerned or, if you prefer, their manager. You can do this by telephone, letter, fax, email, in person or contact can be made by secure message, available within the Online Service – whichever method suits you.

We aim to resolve your complaint within three working days whenever possible. If we cannot do this, we will send you a written acknowledgment within five working days and advise you of the name and job title of the senior manager handling your complaint from this point onwards.

## Timescales for our response

We will investigate your complaint and undertake to assess it fairly. During our investigation we may ask you to provide further information if this is required to assist in resolving the matter.

If it is a **payment-related complaint** we will do our best to respond to you as quickly as we can. Within 15 business days of receiving your complaint we will send you either a final response or, in exceptional circumstances, a further letter explaining why we are still not in a position to resolve your complaint.

For **all other complaints** we will endeavour to provide you with our final response within four weeks although, where possible, we will do our best to respond to you more quickly. Within eight weeks of receiving your complaint we will send you either a final response or a further letter explaining why we are still not in a position to resolve your complaint.

## Our final response

In our final response letter we will provide you with a summary of the complaint, the outcome of our investigation and our final view on the issues raised. We will also give you details of any offer we are making to settle the complaint. Where we offer remedial action or compensation, we undertake to provide it promptly, once it has been accepted by you.

Once a final response has been sent it is the end of the Society's internal complaints procedure. However, if you have additional information that you believe may change our decision you can contact us again if you wish.

## Financial Ombudsman Service

If you are not satisfied with an outcome previously agreed, our final response or we have not issued our final response within three weeks of receiving your complaint for payment-related complaints or eight weeks of receiving your complaint for all other complaints, you may be able to refer your complaint to the Financial Ombudsman Service. The service was set up by Parliament and is free for customers to use. They will look at the facts of what's happened in a dispute between customers and financial firms. They may decide that a firm has dealt with a complaint fairly and will explain why to the customer or they may decide the firm has done something wrong and will then tell the firm to put things right. A copy of the explanatory leaflet published by the Financial Ombudsman Service is available on request and will be enclosed with our final response.

The address and contact details for the Financial Ombudsman Service are:

Exchange Tower	Tel: 0800 023 4567 or 0300 123 9 123
London	Email: <a href="mailto:complaint.info@financial-ombudsman.org.uk">complaint.info@financial-ombudsman.org.uk</a>
E14 9SR	Website: <a href="http://www.financial-ombudsman.org.uk">www.financial-ombudsman.org.uk</a>

## Complaints involving other firms

If it appears to us that your complaint relates to the activities of another financial firm, we will pass your details to them promptly and let you know who to contact.

S/064/0118/MKTG