

BUCKINGHAMSHIRE BUILDING SOCIETY INTERNAL COMPLAINTS PROCEDURES

INTRODUCTION

At the Buckinghamshire Building Society we always aim to provide the highest possible levels of service and advice. Even so, we appreciate that there may be occasions when customers have a complaint and formal procedures, summarised in this document, have been established to deal with this eventuality. These procedures seek to respond in a fair and impartial way to clients and other connected parties, who express dissatisfaction about the Society's provision of, or failure to provide, a financial service.

WHOM TO CONTACT

If you have a complaint with the way that we have provided, or have failed to provide, a financial service we ask that you contact the **Complaints Officer** at the following address either by letter or telephone to outline your concerns.

Buckinghamshire Building Society, High Street, Chalfont St. Giles, Buckinghamshire, HP8 4QB
Telephone: 01494 879 500

WHAT HAPPENS NEXT?

We will endeavour to resolve any complaint at the earliest possible opportunity. We will send a written acknowledgement of your complaint as soon as possible but at least within 5 business days of receipt. If the nature of the complaint is unclear, we may telephone or write to you to clarify the area(s) of concern.

We will then carry out a full investigation by gathering the information needed to properly review your complaint. This may mean that we will ask you for more information or papers to assist us.

In our experience, gathering all the facts and paperwork enables us to consider all the information available at the time, which is in the best interests of reviewing a complaint comprehensively. If we do need to request details from you, we will ask that you respond fully and as soon as possible.

The complaint may be the responsibility either wholly or in part of another firm. In these circumstances we will within 5 business days of identifying this, refer the complaint to the other firm, inform you of this fact together with the other firm's contact details. We will also confirm that we are either investigating matters further or issue a final decision letter.

We will endeavour to fully investigate your complaint and respond to you within four weeks of receipt. If we cannot respond to your complaint within four weeks, we will write to you explain why we are not yet in a position to address the matters raised and indicate when we will make further contact.

If we are still unable to respond within eight weeks, we will write to you again to advise why and provide information on the Financial Ombudsman Service, which is an independent dispute resolution service, to whom you may wish to take your complaint.

Once we have all the information needed, we will consider the complaint fairly and impartially and provide a written response indicating our decision. Depending upon the nature of the investigation and the time that has lapsed since receipt of the complaint, the letter will consist of either our initial view or a final decision. If the letter takes the form of our initial view, we will inform you of this and you may accept our view or reject it, in which case we will revisit your complaint in light of any additional comments made. If you do not respond to us within 8 weeks of the date of our reply, we will treat the complaint as closed.

In our final decision letter, we will always provide you with full information about how to take your complaint to the Financial Ombudsman Service.

If you require any clarification on our complaint procedures, please do not hesitate to contact us.