

## **INTERNAL COMPLAINTS PROCEDURES**

### **INTRODUCTION**

At Buckinghamshire Building Society we are committed to providing the highest level of service at all times to our customers. However, we appreciate that there may be occasions when customers wish to make a complaint or express dissatisfaction about the Society's provision of, or failure to provide, a financial service. The procedures summarised in this document, have been established to deal with this eventuality and comply with the Financial Service Authority (FSA) consumer complaint handling rules. These procedures seek to respond in a fair and impartial way to customers and other connected parties.

### **WHOM TO CONTACT**

If you feel dissatisfied with any aspect of the service you have received from us, we welcome your feedback. If you wish to make a complaint please contact **Kate Büggs**, the Head of Customer Services for both mortgage and investments complaints. As Complaints Officer, she reports directly to the Chief Executive who is responsible for oversight of the Society's complaint handling procedures.

The complaint may be made during office hours on **01494 879509**, by email to [Katebuggs@bucksbs.co.uk](mailto:Katebuggs@bucksbs.co.uk) or by letter to:

Buckinghamshire Building Society,  
High Street, Chalfont St. Giles,  
Buckinghamshire, HP8 4QB.

### **TIMESCALES**

**Under the terms of the Financial Ombudsman Service (FOS) scheme we are obliged to issue a Final Response to your complaint within 8 weeks of receipt. The approval timescale is detailed below:**

#### **WITHIN 5 DAYS**

We will endeavour to resolve your complaint by close of business the next working day, if possible. We will send a written acknowledgement of your complaint within 5 working 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. If we are able to resolve your complaint within 5 days we will write to you with our decision.

#### **WITHIN 4 WEEKS**

If we are unable to resolve your complaint, we will carry out a full investigation by gathering the information needed to properly review your complaint. At that time we will give you our Final Response or explain to you why we are unable to achieve this and tell you when we expect to be able to provide you with our Final Response

#### **WITHIN 8 WEEKS**

Within 8 weeks, we will send you our Final Response or explain to you the reasons for further delay and indicate when we expect to issue the Final Response letter. At this stage, you may refer the complaint to the FOS indicating that you are dissatisfied with the final response or the further delay. Details of the FOS will be sent to you at this stage. If we have not been able to resolve your complaint we will ask you if you are happy to extend the period by which we can resolve the complaint before you decide to refer the matter to the FOS.

#### **FINAL RESPONSE & REFERRAL**

When you receive our final response, we hope we will have resolved your complaint to your satisfaction.

However, if you are not satisfied you may refer your complaint to the FOS; you have 6 months from the date of our Final Response letter to make your referral.

Contact detail for the FOS is as follows:

The Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London E14 9SR