

MAKING A COMPLAINT

Furness Building Society is committed to providing you with a first class service. However, there may be occasions when you are not entirely satisfied. We would like to be made aware of your concerns as soon as possible as your feedback will help us to identify ways in which we can improve our service and prevent the issue from happening again. Our aim is to resolve your complaint promptly and fairly.

COMPLAINTS PROCEDURE

- You can make a complaint by contacting us at one of our branches or agencies and this can be done in person or writing. Alternatively you can call our freephone telephone number 0800 781 4311 or via email furness.direct@furness-bs.co.uk or via our website.
- We aim to resolve your complaint within 3 business days after receipt and the outcome of our investigations will be included in the Summary Resolution Communication letter we will send to you.
- If it's not possible to resolve your complaint within 3 business days after receipt we will promptly acknowledge your complaint in writing
- We will then review your complaint and may ask you for further information
- We will keep you informed at regular intervals to let you know about the progress of your complaint, this will be either by telephone, email or letter dependant on the nature of your complaint.
- Payment service complaints - A Final Response letter will be issued within 15 business days or in exceptional circumstances within 35 business days
- Non-payment services complaints - A Final Response letter will be issued within 40 business days or if this is not possible we will write to you with an explanation and an expected date for the communication.
- The FOS provides a free independent services for consumers, and be contacted at:

The Financial Ombudsman Services
Exchange Tower
London
E14 9SR

Website: www.financial-ombudsman.org.uk
Email: complaint.info@financial-ombudsman.org.uk
Telephone No: 0300 123 9 123 or 0800 023 4567

- The FOS will not consider a complaint until the Society has had 15 or 35 business days for payment services complaints or 40 business days for non-payment services complaints.
- Any referral to FOS must be made within 6 months of the date of our Final Response or Summary Resolution Communication letters.

We will cooperate fully with the Financial Ombudsman Service and comply promptly with any settlements or awards made by it.

December 2017