

Important Information About Your Savings

Service Charges

When might you pay a charge?

Name of Charge	What this charge is for?	How much is the charge?
UK CHAPS payment	If you wish to electronically transfer a withdrawal of £100,000 or more	£25
Unpaid cheque	If a cheque credited to an account is later returned unpaid	£7
General	Photocopying (ID and documents)	A quotation will be given on request

Complaints Procedure

What to do if you have a complaint.

At Furness we try our very best to provide you with a first-class service. However, occasionally things can go wrong and if they do, we'll make every effort to put them right.

Speak to someone who understands your concerns:

- Call in at your local branch
- Call us on: 0800 83 43 12
- Visit our website www.furnessbs.co.uk
- Email us at furness.direct@furness-bs.co.uk
- Write to us at Furness Building Society, Emlyn Hughes House, Abbey Road, Barrow-in-Furness, Cumbria, LA14 5PQ.

What happens next?

We'll record your complaint and work hard to resolve it within three working days, commencing the day after we receive it. If it's possible to resolve your complaint within this timescale, we'll send you a letter to confirm this.

Some complaints take longer to resolve and under the rules which govern how we handle complaints, we have a maximum of 56 days (around eight weeks) to complete the process. However, we'll do everything we can to resolve it as soon as possible.

In most cases we will phone you to discuss your complaint so it's important to note that our call will not display a telephone number. Instead, it will likely display 'No Caller ID'.

We'll also write to you to acknowledge we have received your complaint, confirm the next steps and provide you with the contact details of the member of our team who is handling it.

When we have completed a thorough investigation, we'll write to you with a final response and this will include what we have looked at, what we have found out and our decision.

Financial Ombudsman Service

We'll always aim to provide you with sufficient information to explain the investigation and how we came to our decision. However, if you are not satisfied with the outcome, you can refer it to the Financial Ombudsman Service (FOS) and ask them to look into it for you.

We'll send you a leaflet that explains the FOS procedure with our final response. If you decide to refer your complaint to the FOS, you must do so within six months of our final response.

To contact the FOS:

- Write to them at Financial Ombudsman Service, Exchange Tower, London, E14 9SR
- Call them on 0800 023 4567
- Visit the website www.financial-ombudsman.org.uk

Other relevant information

From 1st October 1999, a customer opening a new membership account will agree to assign to the Charities Aid Foundation any benefit which they might receive if conversion took place at any time in the first five years from the date the account was opened.



Furness[®]
Building Society

**For more information or details of our interest rates
talk to us on 0800 781 4311 or visit furnessbs.co.uk**

Furness Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Furness Building Society is on the Financial Services Register under registration number 159624. The Society is covered by the Financial Ombudsman Service and has a complaints handling procedure. A copy of the complaints handling procedure is available on request. Complaints we cannot settle may be referred to the Financial Ombudsman Service. Your call may be monitored or recorded to maintain a quality service.

Registered Office. Emlyn Hughes House, Abbey Rd, Barrow-in-Furness, LA14 5PQ. T. 0800 781 4311 E. furness.direct@furness-bs.co.uk www.furnessbs.co.uk

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