

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 and this can be done in person or writing. Alternatively, you can contact us via:
 - our freephone telephone number - 0800 220 568,
 - email - complaints@furness-bs.co.uk,
 - Live Chat/Secure Message on our app or,
 - our website - www.Furnessbs.co.uk
- 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, we will acknowledge your complaint in writing by the 5th day after receipt.
- We will then investigate your complaint and may ask you for further information.
- We will keep you informed as your complaint progresses, this will be either by telephone, email or letter dependent on your chosen method of contact and 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 final response.
- The Financial Ombudsman Service (FOS) provides a free independent service for customers:

The Financial Ombudsman Services
Exchange Tower
London
E14 9SR

Website: www.financial-ombudsman.org.uk
Email: complaint.info@financial-ombudsman.org.uk
Telephone: 0300 123 9 123 or 0800 023 4567

- The FOS will not typically 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 to resolve.
- 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.