SAVINGS MORTGAGES INSURANCE FINANCIAL PLANNING

Resolving Any Differences

Our Complaints Procedure

January 2018



At the Mansfield Building Society we aim to provide a first class service. We value our customers and as a mutual organisation we are committed to ensuring our standards meet your expectations. However, sometimes things will not go to plan. If this happens, we will do all we can to put things right and we have internal procedures for handling complaints fairly and promptly.

How do I complain?

We recommend that your first step should be to contact your usual branch/department and discuss the situation. Hopefully, any minor difficulties can be resolved immediately.

There may be occasions when you feel you wish to use our formal complaints procedure. You may complain in writing, by letter or email, or verbally, either by telephone or face to face. You should write or speak to the Manager of the branch/department setting out all the details of your complaint.

How will I know my complaint has been received and how will it be dealt with?

If your complaint is not concerning an electronic payment (for example, a Standing Order, a BACS payment or a CHAPS payment):

We will do our utmost to resolve your complaint within 3 business days of receiving it and communicate the resolution to you. If we cannot do so, we will confirm that we have received your complaint within 3 business days of the date of receipt and we will also send you a copy of this leaflet by post or email. We will also confirm who is dealing with the matter.

If your complaint has not been satisfactorily resolved within 10 business days from the date of receipt we will contact you to tell you how our investigations are proceeding.

If your complaint still remains unresolved after 10 business days we will keep you informed of progress and, at most, contact you within 4 weeks from the date of receipt to tell you how are investigations are proceeding.

Your complaint should be resolved within 8 weeks from the date of receipt and we will provide you with a final response.

If our final response has not been made within 8 weeks from receipt of the complaint, we will:

- Write to you explaining why we are not in a position to make a final response;
- Provide a reason for the further delay;
- Confirm when you can expect to receive our final response;
- Advise you that you may be eligible to refer the matter to the Financial Ombudsman Service if you think the delay is unreasonable and send you details about the Financial Ombudsman Service.

If your complaint, or an element of your complaint, is concerning an electronic payment (for example, a Standing Order, a BACS payment or a CHAPS payment):

We will do our utmost to resolve your complaint (or that element of your complaint) within 3 business days of receiving it and communicate the resolution to you. If we cannot do so, we will confirm that we have received your complaint within 3 business days of the date of receipt and we will also send you a copy of this leaflet by post or email. We will also confirm who is dealing with the matter.

We will aim to resolve your complaint and provide a final response (as detailed above) within 15 business days. In exceptional circumstances, for example, if the complaint is complex or requires significant investigation we will provide a final response to your complaint no later than 35 business days from receipt of your complaint.

What happens if the Society cannot resolve my problem?

If you are not satisfied with our final response you may be eligible to refer the complaint to the Financial Ombudsman Service. You must do this within 6 months of the date of our final response.

The Financial Ombudsman Service Exchange Tower London E14 9SR www.financial-ombudsman.org.uk Telephone 0300 123 9123 or 0800 023 4567 complaint.info@financial-ombudsman.org.uk

t: 01623 676300

e: enquiries@mansfieldbs.co.uk w: mansfieldbs.co.uk The Mansfield Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Reference number 206049.

The Mansfield Building Society, Regent House, Regent Street, Mansfield, Notts, NG18 1SS.

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