



SOLVING PROBLEMS

Our aim is to provide a high standard of service to all our customers. However, occasionally things can go wrong. When this happens, we want to put matters right as soon as we can. This leaflet summarises our complaints procedure.

- If you have a complaint, please let us know by letter, telephone or e-mail or by calling in to see us. We will appoint a senior person within the Society to investigate matters and will try to resolve the problem as quickly and as fairly as possible. This promise applies to all types of complaint.
- In addition, if your complaint involves a claim for financial loss or for significant distress or inconvenience and we are unable to resolve it straightaway, we will write to you formally within five working days to acknowledge the complaint and to tell you who is dealing with it.
- Within four weeks of receiving a complaint of this kind, we will either send you our final response or, if we cannot do so, we will explain the reasons for the delay and tell you when we will contact you again.
- By the end of eight weeks after you have complained, we should be able to send you our final response but if we are again unable to do so, we will say why and how much more time we will need. We will also let you know how you can at that stage refer the complaint to the Financial Ombudsman Service if you wish.
- In any event, when we do send you our final response, we will tell you how, if you are not satisfied with it, you can refer the matter to the Ombudsman Service within the following six months.
- We will co-operate fully with the Ombudsman Service while they investigate the matter.

The address of the Financial Ombudsman Service is: South Quay Plaza, 183 Marsh Wall, London E14 9SR. Please note that they will only be able to deal with your complaint once the appropriate stages in the above process have been reached.

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