

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.

Raising a Complaint

If you have a complaint, please let us know by letter, telephone, e-mail or by calling in to see us. Ecology Building Society will not charge you for raising a complaint. 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. We may need to contact you in order to clarify some of your concerns.

Keeping You Informed

If we are unable to resolve your complaint straightaway, we will formally write to you within five working days to acknowledge the complaint and to tell you who is dealing with it. By the end of eight weeks after you have complained, we should be able to send you our final response but if we are unable to do so, we will say why and how much more time we will need.

Final Response

Only when we have completed a full investigation into the matters you have raised, will we be able to send you our final response. This correspondence will provide details of the reason for, and the outcome we have decided upon.

Financial Ombudsman Service

If after eight weeks of raising the complaint, we have been unable to provide a final response, or after receiving our final decision, we will inform you that you can refer the matter to the Financial Ombudsman Service. The timescale for doing this is within six months of the eight week response letter or the final response letter.

Please note that the Financial Ombudsman Service will only be able to deal with your complaint once the appropriate stages in the above process have been reached.

We will co-operate fully with the Ombudsman Service while they investigate the matter.

Contacting the Financial Ombudsman Service

In writing:

The Financial Ombudsman Service Exchange Tower London E14 9SR

By e-mail:

complaint.info@financial -ombudsman.org.uk

By telephone:

• 0800 023 4 567 Calls to this number are normally free for people ringing from a "fixed line" phone – but charges may apply if you call from a mobile phone.

• 0300 123 9 123

Calls to this number are charged at the same rate as 01 or 02 numbers on mobile phone tariffs.

Contacting the Ecology Building Society

In writing:

7 Belton Road Silsden Keighley BD20 0EE

By e-mail:

info@ecology.co.uk

By telephone:

• 01535 650 770

Calls to this number are charged at normal geographical call rates and are often included within "fixed line" and mobile call pricing plans (check with you supplier before calling)

Our website:

www.ecology.co.uk