

# Complaints and disputes procedure

Dudley Building Society's goal is to provide the very best service to all members, in all our dealings with you, at all times. We do recognise however that there may be an occasion when you feel you need to make a complaint and should you wish to do so, this is how:

## Step 1 – How and where can I make a complaint?

- **In person** – by visiting any of our branch offices and speaking to a member of staff.
- **In writing** – by addressing your letter to the Manager of your regular branch.
- **By telephone** – call us via the number you would normally phone us on, or on the main number: 01384 231414.

Our aim is that your complaint should be resolved as quickly as possible by staff with the right experience, knowledge and authority.

## Step 2 – How will my complaint be dealt with?

- Our aim is to resolve your complaint to your satisfaction by the **close of business on the business day following the receipt of your complaint**.
- If this is not possible and it takes longer to investigate your complaint, **we will send a written acknowledgment within five days** to explain why we have not been able to resolve your complaint; to tell you how long we expect it to take to resolve it, and; inform you who is handling your complaint.
- If we are able to resolve your complaint within five days we will send you our final response.
- In the unlikely event we can't reach an agreement with you **by the end of eight weeks**, we'll send you a 'Final Response' letter, which will explain our final position, or, a letter giving reasons for the delay in resolving your complaint and an indication of when we expect to reach a conclusion.  
We'll tell you about the Financial Ombudsman Service and how to contact them about this complaint.
- We will keep you informed on a regular basis until your complaint has been resolved.

## Step 3 – What if I am unhappy with the Society's response?

Our aim is to resolve all complaints internally. If you are not satisfied with our suggested resolution, or if eight weeks have passed since you first brought your complaint to our attention, you have the right to refer your complaint to the Financial Ombudsman Service. (You must contact them within six months of the date of any final response issued).

The Society fully supports the Ombudsman scheme, which is a free, independent service for resolving complaints or disputes with financial firms. You can contact the Financial Ombudsman Service at:

You can write to them at:  
The Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR

Alternatively you can phone 0800 023 4567. Further helpful information can be obtained from visiting the Financial Ombudsman website at: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

We are committed to resolving your complaint fairly and quickly. In most cases this can be done if you contact us as soon as possible. We will try to resolve your complaint by listening to your concerns and agreeing a solution with you.

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