

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 branches and speaking to a member of the team

In writing – by addressing your letter to the Manager of the most appropriate team or branch or the Society Secretary. Our Principal Office address can be found at www.dudleybuildingsociety.co.uk/contact/, while the relevant branch addresses can be found at www.dudleybuildingsociety.co.uk/branches/

By email – our email address is enquiries@dudleybuildingsociety.co.uk

By telephone – call us via the number you would normally phone us on, or ring our Principal Office on 01384 231414

By secure message – via online services

Our aim is that your complaint should be resolved as quickly as possible by employees 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 third business day following the receipt of your complaint. If we are able to resolve your complaint to your satisfaction within three business days, we will send you our "Summary Resolution" letter.

If this is not possible and it takes longer to investigate your complaint, we will send an acknowledgment of your complaint within five business 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 to inform you who is handling your complaint.

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" which will explain our final position, or a "Holding Letter" which provides reasons for the delay in resolving your complaint and an indication of when we expect to reach a conclusion. We will keep you informed on a regular basis until your complaint has been resolved.

We'll tell you about the Financial Ombudsman Service and how to contact them about your complaint.

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 summary resolution letter or 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:

The Financial Ombudsman Service Exchange Tower, 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.

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.