

# We're here to listen

*Closer to our customers*



**Head Office:**

15 Queen Square, Bath, BA1 2HN

**Investment enquiries:** 01225 423 271

**Fax:** 01225 475 701

**Mortgage enquiries:** 01225 475 702

**[www.bathbuildingsociety.co.uk](http://www.bathbuildingsociety.co.uk)**

Bath Investment and Building Society is authorised and regulated by the Financial Services Authority.

Our FSA Registration Number is 206026.

**The Bath Building Society Group includes Bath Property Letting Ltd and Bath & City Financial Ltd.**

 **Bath Building Society**

# Something You're Not Happy About?

## How to make a Complaint

At Bath Investment and Building Society we are committed to providing the highest level of customer service to our customers. However, if you feel dissatisfied with any aspect of the service you have received from us, we welcome your feedback.

In the first instance, please contact the person with whom you were dealing, either by telephone or in writing. We can normally sort the matter out straight away. If we cannot, we will tell you how long it will be before we can give you an answer.

If you are not satisfied with the response you receive, please contact the Head of Lending, **Malcolm Graham-Jones** for **mortgage complaints**. He can be contacted during office hours on **01225 475702**. For an investment complaint please contact the Branch and Agencies Manager, **Jonathan Cook** during office hours on **01225 423271**. They will take full details and try to resolve your complaint by the close of business the next working day. You can also put your complaint in writing to:

### Bath Building Society

15 Queen Square  
Bath  
BA1 2HN

## Timescales

Under the terms of the Financial Ombudsman Service (FOS) scheme we are obliged to issue a Final Response to your complaint within 8 weeks of receipt. The approval timescale is detailed below:

### Within 5 days

We will acknowledge your complaint within 5 working days of receipt. If we are able to resolve your complaint within the 5 days, we will write to you with the decision.

### Within 4 weeks

If we have not been able to resolve your complaint within 5 days' we will write to you again within 4 weeks. At this time we will give you our final response or explain to you why we have not been able to achieve this and tell you when we expect to be able to provide you with our Final Response.

### Within 8 weeks

If we have not been able to resolve your complaint within 4 weeks' we will write to you again within 8 weeks of receiving your complaint.

### At 8 weeks

At this time, we shall send you our Final Response or explain to you the reasons for the further delay and indicate to you when a Final Response will be made. At this stage, you can refer your complaint to the FOS indicating that you are dissatisfied with the final response or the further delay. Details

of the FOS will be sent to you at this stage. If we have not been able to resolve your complaint we will ask you if you are happy to extend the period by which we can resolve the complaint before you decide to refer the matter to the FOS.

### Final Response

When you receive a final response from us, we do hope we will have resolved your complaint to your satisfaction. However, if you are not satisfied you can refer your complaint to the FOS and you have 6 months from the date of our final response to make your referral.

### If You are still not Happy!

If you have a complaint, which we do not resolve to your satisfaction, you can usually refer it to the Financial Ombudsman Service. You can contact the Financial Ombudsman Service at:

### The Financial Ombudsman Service

South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR