



We're here to listen



Bath Building Society

We're different because you are

# Something you're not happy about?

## How to make a complaint

At Bath Building Society we are committed to providing the highest level of 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 are dealing with, either by telephone or in writing. We can normally resolve the matter straight away. If we cannot, we will tell you how long it will be before we can reply.

If you are not satisfied with the response you receive, please contact one of the following during office hours (9am-5pm).

## For Mortgage complaints

Steve Matthews  
Head of Mortgages  
**Tel:** 01225 475702  
**Email:** [stevematthews@bibs.co.uk](mailto:stevematthews@bibs.co.uk)

## For Investment complaints

Noel Broomfield  
Investment Development Manager  
**Tel:** 01225 423271  
**Email:** [noel@bibs.co.uk](mailto:noel@bibs.co.uk)

They will take full details and try to resolve your complaint by the close of play the next working day.

You can also put your complaint in writing:

Bath Building Society,  
15 Queen Square,  
Bath BA1 2HN.

## Timescales

We will endeavour to resolve your complaint immediately.

If this is not possible we will issue a final response to your complaint within eight weeks of receipt.

### Within five working days of receipt

Where possible we will resolve your complaint immediately. If we are unable to do so we will send you a written acknowledgement within five working days of receiving your complaint and keep you informed of the measures being taken to resolve the matter.

### Within eight weeks

We will investigate your complaint as a matter of urgency, but in the unlikely event that we have been unable to resolve it within eight weeks we will write to you with our final response.

### At eight 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 may be able to refer your complaint to the Financial Ombudsman Service (FOS) indicating that you are dissatisfied with the final response or the further delay. If applicable, 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 may be able to refer your complaint to the FOS and, if so, you have six months from the date of our final response to make your referral.

### If you're still not happy

If you have a complaint, which we do not resolve to your satisfaction, you can usually refer it to the FOS.

You can contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,  
Exchange Tower,  
London E14 9SR.

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**Head Office:**  
15 Queen Square,  
Bath BA1 2HN.

**Investment enquiries:**

**Telephone:**  
01225 423271  
**Fax:**  
01225 446914  
**Email:**  
[investments@bibs.co.uk](mailto:investments@bibs.co.uk)

**Mortgage enquiries:**

**Telephone:**  
01225 475719  
**Fax:**  
01225 424590  
**Email:**  
[mortgages@bibs.co.uk](mailto:mortgages@bibs.co.uk)

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

Telephone calls may be recorded to help the Society to maintain high standards of service delivery.

Your home may be repossessed if you do not keep up repayments on your mortgage.

Bath Investment & Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, Registration Number 206026.



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