

## We're here to listen



# 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, 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

Email: mortgages@bibs.co.uk Tel: 01225 475719

#### For Savings complaints

Email: savings@bibs.co.uk Tel : 01225 423271

Or you can contact us on Webchat via our website www.bathbuildingsociety.co.uk

#### Acknowledgement

If we are unable to do so we will send you a written acknowledgment within three working days of receiving your complaint, and we will also keep you informed of the measures being taken to resolve the matter.

#### Investigation

We will investigate your complaint as a matter of urgency, taking into account all relevant information available to us. In the unlikely event that we are unable to fully respond to your complaint within eight weeks\* we will write to you to explain

the reasons for the delay and to confirm when our investigation will be concluded. At that stage, you may be able to refer your complaint to the Financial Ombudsman Service (FOS). \*For complaints about Payment Services (such as faster payments or standing orders etc.) we will aim to conclude our investigation within 15 working days.

#### **Final response**

Once we have completed our investigation we will send you our conclusion, known as a Final Response. If you are not satisfied with the outcome you may be able to refer your complaint to the Financial Ombudsman Service (FOS). You will 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.

Tel: 0800 023 4567 Email: complaint.info@financial-ombudsman.org.uk Website: www.financial-ombudsman.org.uk

### We're different because you are

#### Head Office

15 Queen Square, Bath BA1 2HN

Web www.bathbuildingsociety.co.uk

#### Savings enquiries

Telephone 01225 423271

Email savings@bibs.co.uk

#### Mortgage enquiries

**Telephone** 01225 475719

Email mortgages@bibs.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.

