



PROGRESSIVE
BUILDING SOCIETY

Internal Complaints Procedure

HEAD OFFICE

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Introduction

We do hope that you will find our customer service to be of the highest standard. If, however, we fail to carry out your business to your satisfaction you may seek resolution by means of our Internal Complaints Procedure.

How do I make a complaint?

You can submit a complaint in writing, by telephone or directly with a member of staff in any of our branches or agencies.

By close of business on the 3rd business day following receipt of your complaint a competent member of staff will attempt to contact you to discuss your complaint. If we agree a resolution we will write to you to advise that we consider the matter to be resolved. If we cannot resolve your complaint within 3 business days we will send you a written acknowledgement letter no later than 5 business days following receipt of your complaint.

What happens after I receive written acknowledgement of my complaint?

Your complaint will be referred to the Branch Manager or appropriate Head of Department or Senior Manager at the Society's Head Office.

If your complaint relates to a payment service we will aim to resolve the matter within 15 business days and issue our final letter, unless there are exceptional circumstances, then a final letter will be issued within 35 business days of receipt of the payment service complaint.

For all complaints that are not related to payment services we will aim to issue our final letter within 4 weeks. If it will take longer than this to resolve your complaint we will let you know and we will send you a final letter within 8 weeks of the date you made your initial complaint.

In the unlikely event that we cannot respond to your complaint within eight weeks you can refer your complaint to the Financial Ombudsman Service. An explanatory leaflet will be enclosed.

In all instances the final letter will remind you of your right to take your complaint to the FOS if you are not satisfied with the outcome of the complaint.

You may contact the Financial Ombudsman Service by:

Telephone:

0300 123 9123

Switchboard 020 7964 1000

From outside the UK +44 20 7964 1000

Mail:

Financial Ombudsman Service

Exchange Tower

LONDON E14 9SR

E-mail:

complaint.info@financial-ombudsman.org.uk

Website:

www.financial-ombudsman.org.uk

What happens if I complain to the Financial Ombudsman Service (FOS)?

The FOS will acknowledge receipt of your complaint and will give the Society a further opportunity to settle the matter with you. Failing this, the Society will be asked to provide a report to the Ombudsman within a set time period. The Ombudsman will then make a ruling that both parties are obliged to accept. Neither party to the dispute has the right to appeal the Ombudsman's decision.

Full details of the Financial Ombudsman Service are contained in an explanatory leaflet that is available from any of our branches.

Progressive Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register Number 161841. The Society is a member of the Building Societies Association and the Financial Services Compensation Scheme. We co-operate fully with the Financial Ombudsman Service in the operation of our Internal Complaints Procedure.