



PROGRESSIVE
BUILDING SOCIETY

Internal Complaints Procedure

HEAD OFFICE

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www.theprogressive.com

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, online, by telephone or directly with a member of staff in any of our branches or agencies.

We will deal with all complaints promptly and fairly.

We will try to resolve your complaint by the close of business on the third business day after receipt of the complaint. If we cannot resolve your complaint by the close of business on the third business day, we will send you a complaint acknowledgment 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 an online 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 online 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 aim to respond to you within 4 weeks of receipt of your complaint, but no later than 8 weeks.

In the unlikely event that we cannot respond to your complaint within 8 weeks you can refer your complaint to the Financial Ombudsman Service (FOS). Details of the FOS explanatory leaflet will be provided.

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 FOS by: Telephone:

0300 123 9123

Switchboard 020 7964 1000

From outside the UK +44 20 7964 0500

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 FOS complaints process are available online at www.financial-ombudsman.org.uk/publications/consumer-leaflet.htm 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.