

# Our Commitment to Complaint Services

At Dunfermline Building Society we are committed to providing quality products and services to all our customers. We constantly monitor the way we work to ensure we maintain high standards and identify areas for improvement.

However, things can go wrong. If you do have a complaint, then we would like to hear about it. We aim to deal with your complaint sympathetically and we will do our best to resolve your complaint as quickly as possible. Complaints we cannot settle may be referred to the Financial Ombudsman Service.

This leaflet sets out our procedures if you have a complaint.

## How we deal with your complaint

If you have a complaint, you can contact us in one of several ways:

- Visit your nearest Dunfermline Building Society branch
- Telephone our Contact Centre Team on **0845 345 04 09**

You can also write to us at one of the addresses below (to help us deal with your complaint effectively, please select the area most relevant to your complaint).

Your complaint will be handled by, or referred to, a member of staff who has the appropriate experience and is authorised to resolve the complaint.

## Our commitment to you

This leaflet has been produced as an easy guide on how we will deal with your complaint, in the event that our service falls short of your expectations.

- We will try to resolve your complaint as quickly as possible. This will normally be within 2 working days following receipt of your complaint.
- Some complaints take longer to investigate and resolve and if it is not possible to resolve it within 2 working days, then we will write to you acknowledging your complaint within 5 working days of receiving it. Our letter will tell you the name of the person dealing with your complaint and included with it will be a copy of this leaflet.
- In most cases you will receive a response within 4 weeks of us initially receiving your complaint. However, in the unlikely event that we are unable to provide a response within 4 weeks, we will write to you with an update, explaining the reasons for the delay, along with details of when you can expect to receive our response.
- Following this we will write to you again with our response.
- Should you remain dissatisfied the matter will be investigated further and you will be provided with our final response.
- If you still remain dissatisfied or in the unlikely event of us not issuing our final response within 8 weeks, you have the option to refer the matter to the Financial Ombudsman Service.

At this point our Internal Complaints Procedure is considered to have been exhausted. Should you now wish to refer your complaint to the Financial Ombudsman Service (which must take place within 6 months of receiving our final response), please find below the relevant contact details:

The Financial Ombudsman Service  
South Quay Plaza,  
183 Marsh Wall, London, E14 9SR

Telephone: **0845 080 1800**

Website: **[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)**

It is important to remember that you will need to complete our Internal Complaints Procedure before the Ombudsman will review your concerns.

However, we believe that we should be able to resolve any issues without reference to a third party.

Complaints we cannot settle may be referred to the Financial Ombudsman Service.

Dunfermline Building Society is a trading division of Nationwide Building Society which is authorised and regulated by the Financial Services Authority under registration number 106078. Credit facilities other than regulated mortgages are not regulated by the Financial Services Authority. Head Office: Nationwide House, Pipers Way, Swindon, Wiltshire SN38 1NW.

For complaints about any aspect of **investment administration** please write to us at:

Dunfermline Building Society  
Savings & Investment Team  
PO Box 29216  
Dunfermline  
KY12 2BZ

For complaints about any aspect of **mortgage or insurance administration** please write to us at:

Dunfermline Building Society  
Mortgage & Insurance Administration  
Team  
PO Box 1015  
Northampton  
NN3 0DJ

For complaints about any aspects of potential **mis-selling** or if your complaint is regarding a **regulated investment product** please write to us at:

Dunfermline Building Society  
Member Services  
Kings Park Road, Moulton Park  
Northampton  
NN3 6NW