

## INTERNAL COMPLAINTS PROCEDURE

We aim to provide you with the highest standards of service. However, there may be occasions when our service falls short of your expectations. We have outlined the process that takes place in this instance.

### HOW TO COMPLAIN

There are a number of ways to raise a complaint with us.

#### WRITE TO US

Raise your complaint in writing and send to us at:

Beverley Building Society  
57 Market Place  
Beverley  
HU17 8AA

#### EMAIL US

You can email us at [info@beverleybs.co.uk](mailto:info@beverleybs.co.uk)

#### CALL US

You can telephone us on (01482) 881510.

#### VISIT US

Visit us at the above address.

### WHAT HAPPENS NEXT

We will investigate the circumstances of your complaint as soon as possible. Where practicable, we will aim to resolve the issue to your satisfaction by the end of the third business day following receipt. We will write to you confirming that this was the case. Where we are unable to resolve within this timescale, a written acknowledgement will be issued confirming how we are dealing with it.

Your concerns will be fully investigated, and this might require us to contact you for further information. A detailed final response will be issued to you as soon as practicable, and normally within eight weeks of the complaint's receipt. If we need longer, we will let you know.

In the unlikely event that we have been unable to provide a final response within the eight-week period, you are entitled to refer your complaint to the Financial Ombudsman Service free of charge.

Should you have any concerns in the meantime, please contact us on (01482) 881510.

## THE FINANCIAL OMBUDSMAN SERVICE

We are committed to ensuring all complaints are fully and fairly addressed. Should you remain dissatisfied following the completion of our review, you have the option to refer the matter to the Financial Ombudsman Service at:

The Financial Ombudsman Service Exchange Tower  
London  
E14 9SR

You should refer the matter to the Ombudsman as soon as possible after our final response, but this must be within six months of the date of our final response. Please note that, while you can refer your complaint to the Ombudsman at any time, they will need our consent to investigate complaints where:

- We haven't had the chance to put things right
- We haven't exceeded the eight-week timescale and haven't yet issued our final response letter.

There are certain types of complaint which are outside the Ombudsman's jurisdiction. Before you refer the matter to the Ombudsman you may wish to call them on 0800 023 4567 or 0300 1239123 to discuss your complaint. You can also visit their website on [www.financialombudsman.org.uk](http://www.financialombudsman.org.uk) for more information.

### **Payment Protection Insurance (PPI) Deadline**

If you have an outstanding complaint about PPI, you needed to make the complaint by 29 August 2019 at the latest (unless it is regarding PPI you think was sold after 29 August 2017). If not, we may not be able to investigate it unless there are exceptional circumstances or we are obliged to for legal reasons.

### **Data Protection**

We handle people's information with care and discretion. More information about this is available in our Privacy Notice.