



SUMMARY OF INTERNAL COMPLAINTS PROCEDURE

This is how we will try to put things right if we are in the wrong.

We aim to provide you with the highest standards of service. However, there may be occasions when our service falls short of your expectations. Where this is the case, we are very sorry, and we will work to resolve things quickly and fairly. We will make sure the most appropriate person handles your complaint and will keep you updated where necessary. We take all complaints very seriously and where we are at fault, we will take steps to avoid it happening to anyone else.

Step 1: Let us know if something is wrong:

Unless otherwise specified, our opening hours are	Mon, Tue, Thu, Fri Wed Sat	09:00 – 17:00 09:30 – 17:00 09:00 – 12:00
Write or visit us at	Beverley Building Society 57 Market Place Beverley HU17 8AA	
Call us on	01482 881510. We do not use premium rate numbers.	
Email us at	website@beverleybs.co.uk	
Other	We will do our best to accommodate non-standard methods where necessary.	

Step 2: What we will do to resolve your complaint

We will follow our internal complaints procedure to resolve your complaint quickly and fairly and in line with our regulators requirements and the Financial Ombudsman Service (FOS).

This process may include the following steps:

As soon as possible after receiving your complaint.	We will provide you with the Society Complaints Procedure
Within three working days of receiving it.	We may contact you for further information. We will aim to resolve your complaint and if resolved, will issue a written summary of the resolution which will confirm that your complaint is resolved. You will be reminded of your right to take your complaint to the FOS if you remain dissatisfied.
If we cannot resolve it within the above timescales, then within 5 working days of receipt of your complaint,	We will write to acknowledge receipt of your complaint, explaining that we need more time to investigate your complaint fully. We may contact you if we need further information to resolve your complaint.
Within 8 weeks of the initial receipt of your complaint	We will write a final response.

<i>(Non-payment services complaints only)</i>	We will remind you that you have the right to take your complaint to the FOS if you remain dissatisfied with the outcome.
After 8 weeks of the initial receipt of your complaint <i>(Non-payment services complaints only)</i>	In the unlikely event that we have not provided a final response, you can refer your complaint to the FOS.
<i>For Payment services the process is slightly different after 5 days</i>	<i>Payment Services complaints relate to electronic payments.</i>
If we cannot resolve it within three working days, then within 15 business days of receiving the initial complaint. <i>(Payment services complaints only)</i>	We will write a final response. You will be reminded that you can take your complaint to the FOS.
In exceptional circumstances within 35 business days of receiving the initial complaint. <i>(Payment Services complaints only)</i>	We will write a final response. You will be reminded that you can take your complaint to the FOS.

Please note that the deadline for Mortgage Payment Protection Insurance Complaints has now passed.

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 or final response or in the unlikely event that we have been unable to provide a final response within the set timescales, you will then be entitled to refer your complaint to the Financial Ombudsman Service free of charge within six months of the date of our final response.

FOS can be contacted as follows:

The Financial Ombudsman Service

Exchange Tower

London

E14 9SR

Tel: 0800 023 4567 (Mon to Fri 8am to 8pm)

Visit: financial-ombudsman.org.uk for more information or updates to these details.

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

THIS DOCUMENT IS ALSO AVAILABLE ON OUR WEBSITE:
www.beverleybs.co.uk. IF YOU REQUIRE ADDITIONAL ASSISTANCE,
PLEASE CONTACT US AND WE WILL DO OUR BEST TO HELP.