

- You can contact the FOS in the following ways:
  - Email: **complaint.info@financial-ombudsman.org.uk**
  - Website: **www.financial-ombudsman.org.uk**
  - Phone: **0800 023 4567**
  - In writing:
    - Financial Ombudsman Service**
    - Exchange Tower**
    - London E14 9SR.**

Again, if you are unhappy with our decision and your complaint is about Data Protection, for example if you consider your personal data has been handled incorrectly you can refer your complaint to the Information Commissioner's Office (ICO). They can't act as your representative, award compensation or – apart from in the most serious cases – punish the Society for breaking the law. But they can help you understand how to best work with us to resolve your concern.

- If you decide to refer your complaint to the ICO, you should do so within 3 months of our final response letter.
- The ICO can be contacted in the following ways:
  - Website: **https://ico.org.uk**
  - Phone: **0303 123 1113.**

### **Complaints we receive about another firm**

- If you make a complaint to us about another firm or you are uncertain that the complaint is about another firm, we will request your permission to refer your complaint to them. At the same time, we will notify you of this in a final response letter.



Head Office: Monmouthshire House, John Frost Square,  
Newport, South Wales, NP20 1PX.

Telephone calls may be monitored and/or recorded for security and training purposes

To find out how we use your data, please visit [www.monbs.com/privacy](http://www.monbs.com/privacy), pop into a branch, call our Customer Services Department (01633 844340) or email [dataprotection@monbs.com](mailto:dataprotection@monbs.com)

Monmouthshire 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: 206052.



# Customer Care

Our Complaints Procedure

Effective 25th May 2018

The Society prides itself on providing all our customers with an efficient, friendly and personal service.

However, we recognise that on occasions things can go wrong. If we haven't lived up to your expectations, by letting us know we can work with you to understand what's happened. This gives us the opportunity to put matters right for you and to improve our service for everybody.

## How do I make a complaint?

You can make a complaint in the following ways:

- In person at any one of our branch or agency offices.
- By phone on **01633 844 444** during our normal business hours of Monday - Friday: 9.00am - 5.00pm or Wednesdays from 10am.
- In writing to our Complaints Team at:  
**Monmouthshire House**  
**John Frost Square, Newport, NP20 1PX.**
- Online: via our secure messaging service (**[www.monbs.com/contact](http://www.monbs.com/contact)**).
- Alternatively, you can use Online Dispute Resolution (ODR) where you can submit a complaint only for products and services bought online. To find out more or to use this facility please access the ODR platform website **<https://webgate.ec.europa.eu/odr>**. This is an alternative option for resolving a complaint via the Financial Ombudsman Service (FOS) and not a replacement or amendment to current FOS access rights.

## How we handle your complaint

Summary Resolution Communication (within 3 business days).

- If we are able to resolve your complaint to your satisfaction within 3 business days following the day on which we receive your complaint we will issue you with a Summary Resolution Communication. This will let you know that your complaint has been resolved and will tell you about the Financial Ombudsman Service (FOS).

## **Acknowledgement (within 5 business days)**

- If we are unable to resolve your complaint within 3 business days, we will write to you within 5 business days acknowledging your complaint. We will provide you with details of who is dealing with your complaint and give an estimate of the time it will take us to reach our decision.

## **Final Response**

- If the complaint involves saving account services such as paying cash into and withdrawing cash from your account and, making electronic payments (direct debits, standing orders and faster payments) we will complete our investigation and write to you with our final response within 15 business days. If there are any exceptional circumstances the 15 business days can be extended to a maximum of 35 business days however, we will send a holding letter in the meantime advising of the extension.
- For all other complaints, our final response will be issued within 8 weeks. If we are unable to resolve the complaint within 8 weeks we will write to you indicating when we expect to be able to do so.
- Our final response letter will advise whether or not we accept your complaint, give our reasons for the decision and will tell you about the Financial Ombudsman Service (FOS).
- If you are happy with our decision you need do nothing more. We will regard your complaint as closed if we do not hear from you within 8 weeks of our letter.

## **Independent Review**

- If you are unhappy with our decision, you may be able to ask the Financial Ombudsman Service (FOS) to look at your complaint. If this is the case, we will inform you in writing. The FOS offers a free unbiased service for resolving disputes.
- If you decide to refer your complaint to the FOS, you should do so within 6 months of the date of our final response letter.