

The Society is committed to the highest standards in dealing with you and your affairs, however we recognise that on occasions things may not go as expected. In the event that you are unhappy with the service you received, you may wish to make a complaint. This gives us the opportunity to put matters right for you and to improve our service for all our members.

You can make a complaint in the following ways:

- In person at any of our branches
- By telephone on **01792 739100**
- In writing to our **Director of Risk & Compliance** at
Swansea Building Society, 11-12 Cradock Street, Swansea, SA1 3EW
- By email: catherine.griffiths@swansea-bs.co.uk

We will always try to resolve any complaint you may have as quickly and efficiently as possible using the following procedure:

- 1 Upon receipt of a verbal or written complaint, it will be dealt with by the Director of Risk and Compliance, who will provide an initial response to you within 3 business days of receipt of the complaint. If we are unable to resolve your complaint within 3 business days, we will provide you with an estimate of the time it will take us to reach our decision.
- 2 If the complaint involves saving account services such as paying cash into and withdrawing cash from your account, or making electronic 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 write to advise you of the extension.
- 3 For all other complaints, our final response will be issued within 8 weeks. If we are unable to resolve the complaint within the 8 weeks we will write to you indicating when we expect to be able to do so.
- 4 If you do not respond within eight weeks of our response we will regard your complaint as closed.
- 5 If you believe the complaint is not satisfactorily resolved, you are also invited to submit a follow up formal written complaint to the Chief Executive, who will respond within the same time periods as detailed in steps 1-3 above. If you do not respond within eight weeks of this response we will regard your complaint as closed.
- 6 If you are still unhappy with the Society's final determination you may wish to refer the matter to the Financial Ombudsman. Official leaflets outlining the services provided by the Ombudsman and containing contact details are available from any branch upon request. The information can also be found on our website and will be supplied automatically to a complainant along with our response letter.