

## Members' Guidance Notes – Complaints Policy and Procedure

### Introduction

The Society is a mutual which means that it belongs to and exists only for the benefit of its members. The Board of Management, the Chief Executive and all its employees are committed to providing the best possible service and to treat individual members and the Society fairly as a whole.

We hope that our work on your behalf will not give rise to a complaint, however we acknowledge that the reality will not always be so. Therefore, this document is intended to outline our policy on complaints and to tell you how to make a complaint to us should you ever wish to do so.

The Society is bound by regulation and legislation that is designed to protect all consumers which includes you, our members. The procedures outlined in this leaflet follow the appropriate legislation and regulatory requirements of the Financial Conduct Authority, our regulator.

### Complaints Policy

- We will treat all complaints about a product which we have sold you or a service which we have provided you with, seriously, fairly and promptly.
- We will make no stipulation as to the manner in which you can make representation to us.
- We will follow uniform and formally laid down internal complaints handling procedures that will be published and available to all members.
- Our employees will always be courteous, polite and be prepared to listen to any issues that you wish to raise.
- We will make every effort to resolve your complaint to your satisfaction and will always be clear in our reasoning if we are unable to agree with your views.
- We may send you written acknowledgement of your complaint at the time you make it, and we will always confirm in writing our response after having thoroughly investigated the matter.
- We undertake to review completed complaints and will, if necessary because of that review, change or improve our internal systems and procedures for the benefit of all members.

### How To Complain

You can complain to us in the following ways:

- a) Post                      Governance & Compliance Manager  
                                    Wiltshire Friendly Society Limited  
                                    Holloway House  
                                    Epsom Square  
                                    White Horse Business Park  
                                    Trowbridge  
                                    BA14 0XG
- b) Telephone              Call us on 01225 752120;
- c) Email                      [complaints@wiltshirefriendly.com](mailto:complaints@wiltshirefriendly.com); or
- d) In person                at the Society's office – at the address above.

### What Information Do We Need From You To Help Process Your Complaint?

To help us investigate and resolve the problem as quickly as we can, please provide the following key information when you contact us:

- Your name, address and, where applicable, your membership number
- Details regarding your concern or complaint, including relevant dates
- What you would like us to do to put it right
- Any relevant documents to support your complaint – we will only need a copy so please keep the originals.

## **Who Will Deal With Your Complaint?**

Your complaint will be investigated by an employee of the Society of sufficient seniority and competence to do so and where possible, not involved in the matter being complained about. This process may involve us asking you for further information or clarification about your complaint.

## **How Will We Investigate Your Complaint?**

### **By Business Day 3**

We will aim to resolve complaints immediately and at the first point of contact. For any complaint which we are unable to resolve immediately, we will aim to resolve it by the end of the third working day after the date of its receipt.

If that is possible we will issue a Summary Resolution Communication letter by email or by letter, whichever is preferred by the member. This letter will include your right to refer your complaint to the Financial Ombudsman Service.

The Society is covered by the Financial Ombudsman Service, a body set up by law to help settle individual disputes between consumers and financial firms. It is independent of government and of financial firms.

### **Business Day 5**

If we are unable to resolve the complaint at this stage, we will issue a written acknowledgment by email or by letter by the close of business on this day at the latest.

This letter will include a summary of our understanding of your complaint, as well as details of this Complaints Procedure.

### **After Business Day 5**

The Society will continue to investigate and to respond to your complaint. Our aim is to reply to you with the results of our investigation as soon as possible. We may also need to ask some questions to check our understanding of your complaint. We will aim to keep you updated on the progress we are making.

### **By Business Day 40 (By 8 Weeks From The Date Of Receipt)**

It might take us up to 40 business days to conclude our investigation. When we have completed our investigation, we will write to you with our decision and the reasons for it. Where appropriate, we will include details of any settlement we are prepared to offer.

If we are unable to conclude our investigation of your complaint by business day 40 we will email or write to you requesting more time and to explain why we are not able to do so, provide an idea of the likely timeframe and to also inform you of your rights to refer the matter to the Financial Ombudsman.

## What Can I Do If I Am Not Satisfied With Your Response?

You have two options:

### Financial Ombudsman Service

If you have received our final response and you are not happy with this, you have the right to refer your case to the Financial Ombudsman Service at any time within six months from the date on our final response. More details will be provided in our final response.

### Independent Arbitration

The Society's Rules provide for some disputes to be referred to an independent Arbitrator. The Arbitrators are approved by the members and will serve for 12 months. They will usually be people of some standing in the community, for example they may serve or have served in some senior public or commercial capacity. They can also be officers of another Friendly Society or former Non-executive Board members.

The use or otherwise of the arbitration process set out in the Society's Rules in no way affects your right of access to the Financial Ombudsman Service and is not intended to replace that service in the first instance.

The arbitration service may not be free to use as, in accordance with the Society's Rules, the fees for this service shall be payable by both parties, with such fees levied in such proportion as the Arbitrator shall decide as a result of the process.

By contrast, the Financial Ombudsman Service is free to use and we would recommend that you refer the matter to the Financial Ombudsman Service in the first instance.

### Arbitration Procedures

1. If following our **Final Response** and any related adjudication by the Financial Ombudsman Service, the matter remains unresolved you should inform us of this fact. We will tell you if, under the Rules, the matter can be referred to an arbitrator and, if so we will send you a form for you to sign indicating that you either agree or do not agree to refer the matter for arbitration.
2. If you agree you will also be asked to select an Arbitrator from the current list. We will also require you to authorise us to release all necessary papers and information relating to your membership and the complaint to the Arbitrator selected. To help you in your selection of Arbitrator, you will be provided with a brief outline of their individual careers and experience.
3. If you agree to use the arbitration process, we will notify the Arbitrator selected by you and will provide him or her with our files relating to the matter.

The Arbitrator will notify you that the papers have been received and will indicate if he or she is prepared to act. This notification will also advise you of when both you and the Society can expect to receive details of the Arbitrator's findings and any recommendation arising.

The Arbitrator may need to request more information or seek clarification either from you or the Society.

4. Please note the arbitration process is prescribed under the Rules which are binding on all Society members. Therefore, rejection of the use of the arbitration process where it is appropriate is a breach of those rules.
5. Under the Rules of the Society the recommendation received as a result of the arbitration process is intended to be binding on both parties, for its part the Society will accept and act on the recommendation.