

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 giving the best possible service and to treat individual members and the Society fairly as a whole.

We aim to do our best for you, but sometimes things might not go perfectly. Here we tell you what you can do if you're not happy with how we have treated you.

We have rules to follow that protect our customers, including you. These rules come from our regulator, the Financial Conduct Authority. If you ever need to make a complaint, this document will help you understand how to do it.

Complaints Policy

- We take complaints about a product we have sold, or services we provided, seriously which we will investigate fairly and quickly.
- You can tell us about your complaint however you want by email, telephone, in writing or in person.
- We have clear procedures for handling complaints, and all our customers can see them.
- Our staff will always be polite and listen to your concerns.
- We'll try our best to resolve your complaint and if we can't we'll explain why.
- We will send you an acknowledgement letter when we get your complaint and will always send our Final Response letter after we have looked into it.
- We promise to learn from complaints and to improve things for our customers if we can.

How To Complain

You can complain to us in the following ways:

- | | |
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| 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; 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?

When you get in touch with us, please give us:

- Your name, address, and, if you're a member, your membership number.
- Information about your concern or complaint, including dates.
- What you think we can do to resolve the problem.
- If you have any documents that can help, send us copies, not the originals.

Who Will Deal With Your Complaint?

We will have an experienced and senior staff member investigate your complaint, who will be someone who was not part of your complaint. During this process, we might ask you for more details or clarification about your complaint.

How Will We Investigate Your Complaint?

By Business Day 3

We want to resolve problems as soon as possible. We'll try to fix resolve things as soon as we can and within 3 working days after you told us about it.

If we can do that, we'll send you a Summary Resolution Communication letter either by email or by post, whichever way you like. In this letter, we'll also explain your right to take your complaint to the Financial Ombudsman Service. If you want to know more about the Financial Ombudsman service their website address is www.financial-ombudsman.org.uk.

The Financial Ombudsman Service is there to help with resolving disagreements between customers like you and financial companies, like us. It's set up by law to be fair and independent, and it's not controlled by the government or any financial firms.

Business Day 5

If we can't fix the problem right away, we'll send you a letter (by email or by post) promptly (and usually by the end of the 5th day), acknowledging your complaint. This letter will include a summary of what we understand about your complaint and this Complaints Procedure.

After Business Day 5

We will keep looking into your complaint and keep you posted on our progress. Our aim is to get back to you with the results of our investigation as quickly as we can. During this process, we might ask you some questions to make sure we understand your complaint.

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

Our investigation may take up to 40 business days. Once it's done, we'll send you our Final Response letter explaining our decision and why we made it. If we can, we'll also tell you about any settlement we are ready to offer.

If we can't finish our investigation of your complaint within 40 business days, we will contact you by email or letter. We'll explain why we need more time, give you an estimate of how much longer it might take, and remind you of your right to involve the Financial Ombudsman if you wish.

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

You have two options:

Financial Ombudsman Service

If you're not satisfied with our Final Response letter, you can take your case to the Financial Ombudsman Service within 6 months from the date of that letter, which also includes more details on how to do this.

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. These Arbitrators typically have a significant standing in the community, such as serving in senior public or commercial roles. They may also be officers of another Friendly Society or former Non-executive Board members.

Using the arbitration process outlined in the Society's Rules does not affect your right to go to the Financial Ombudsman Service. The arbitration service may involve fees, as noted in the Society's Rules. Both you and us are responsible for these fees, and the Arbitrator will decide the proportions based on the result of that process.

While the arbitration service may not be free, the Financial Ombudsman Service is free to use. We recommend referring the matter to the Financial Ombudsman Service first.

If you decide to use the arbitration service we will supply information on how to do that.