

Complaints Procedure



Saffron
Building Society

As a mutual Society, our members are at the heart of everything we do. Whilst we want to provide you with the best service possible, we recognise that sometimes things can go wrong and when they do, we want to know so that we can put things right as quickly as possible.

This leaflet explains how you can raise a complaint with the Society and what you can do if the problem hasn't been resolved to your satisfaction. If, for whatever reason, you are unhappy with any of our products or services please let us know in the easiest way for you:

- in branch
- in writing

Saffron House, 1a Market Street,
Saffron Walden, Essex, CB10 1HX

- over the phone 0800 072 1100
- via our website saffronbs.co.uk
- or by email: complaints@saffronbs.co.uk

Saffron takes complaints very seriously and will investigate these to identify the root cause and make things right for our members.

Once we have received your complaint we will do everything that we can to resolve this for you as soon as possible. Where we are able to resolve your complaint to your satisfaction within three business days we will send you a letter confirming this. In some situations a more in- depth investigation is required, so that we can fully identify the cause of the complaint and respond to your concerns accordingly. Where we have been unable to resolve your complaint to your satisfaction within three business days, we will send you a written acknowledgment of your complaint. We will keep you updated throughout our investigations, and will provide you with a written final response once our investigations have been completed.

If you are unhappy with our response, you may have the right to refer your complaint to the Financial Ombudsman Service, free of charge, but you must do so within six months of the date of our response. If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in exceptional circumstances. If you are eligible, the Financial Ombudsman Service will provide more details on how to proceed your complaint with them. Details of this service will be given to you within our response.

If after a period of eight weeks we have been unable to fully respond to your complaint we will confirm this. At this stage, you may refer your complaint to the Financial Ombudsman Service should you choose to do so.

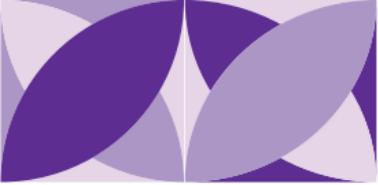
If your complaint relates to payment services the Society will provide you with a final response no later than 15 business days after the complaint is received. In exceptional circumstances the Society has 35 business days to provide you with a final response; if this is the case we will provide a holding response at 15 business days.

It is important that you give us the opportunity to fully investigate the problem before referring it to the Financial Ombudsman Service (FOS). However, you have the right to refer your complaint to the Financial Ombudsman Service before such time. The Financial Ombudsman Service will be able to assess your complaint if the Society agrees to this.

You can contact the Financial Ombudsman Service by either writing to them at the following address: Financial Ombudsman Service, Exchange Tower, Harbour Exchange, London, E14 9SR. You can also contact them on the following number 0800 023 4567 or by visiting financial-ombudsman.org.uk.

And finally...

We hope that you will never have the need to use this complaints procedure. However, if you do, please be assured that we will deal with your complaint as quickly and as fairly as possible. As a customer, you are important to us.



Find out more



Visit us in branch



0800 072 1100



saffronbs.co.uk | complaints@saffronbs.co.uk



Complaints Officer, Saffron House, 1A Market Street, Saffron Walden, Essex CB10 1HX

Large print, audio and Braille editions of our documents are available. Please call 0800 072 1100

