

How to complain

If you're unhappy please tell us,
we want to help

This leaflet outlines the complaints procedure for:

Cheshire Building Society

Making a complaint

We have very high standards but we are the first to admit that sometimes we make a mistake. If this happens please tell us straightaway and give us the chance to put things right.

Our aim is to resolve the majority of our complaints within 48 hours, but sometimes more complex issues can take longer. We promise that if we are unable to resolve your concerns within 5 business days (Monday-Friday excluding Bank Holidays) we will tell you and keep you regularly informed of our progress.

First things first

We need to understand your complaint. Please tell us using one of the contact methods below:



Write to us at:

For complaints about any aspect of **savings** or **investments administration**, please write to us at:

Cheshire Building Society
Savings & Investment Team
PO Box 29216
Dunfermline KY12 2BZ

For complaints about any aspect of **mortgages** or **general insurance administration**, please write to us at:

Cheshire Building Society
Mortgage & Insurance Admin Team
PO Box 1015
Northampton NN3 0DJ

For complaints about any aspect of potential **mis-selling** or **regulated investment products**, please write to us at:

Cheshire Building Society
Member Service
Kings Park Road
Moulton Park
Northampton NN3 6NW



Phone us

Call us on: **08457 55 05 55**

Alternatively, if your complaint relates to a Nationwide product please call 08457 30 20 10.



Visit us

If you would like to speak to us in person, come along and see us at your nearest branch.

Working together

Successful resolution of complaints is important to us, so we will always strive to deliver a fair decision. While regulations allow us 56 days to issue our 'Final Response' we will always aim to do this as soon as possible.

If you are unhappy after receiving our 'Final Response' and you have additional information that may change our decision please tell us. Alternatively, you can refer your complaint directly to the Financial Ombudsman Service.

An independent view

The Financial Ombudsman Service (FOS) is an organisation set up by Parliament to independently review complaints where the individual and the financial business have been unable to reach agreement.

You can refer your complaint to FOS at anytime, but they will only review this if you have given us the chance to put things right for you or we have exceeded the 56 day timescale they allow to resolve customer complaints. Should you decide to refer your concerns to the FOS you must do so no later than 6 months from the date on our Final Response letter.

Contacting the Financial Ombudsman Service

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR



Telephone: **0800 0234 567** or **0300 1239 123**
Email: **complaint.info@financial-ombudsman.org.uk**
Website: **www.financial-ombudsman.org.uk**

You can order all our publications in large print, Braille, audio cassette or CD. Your local branch will arrange this for you or you can contact us on **08457 30 20 10**.

If you have hearing or speech difficulties and are a textphone user, you can call us direct in text on **0800 37 80 01**. We also accept calls via BT TypeTalk. Just dial **18001** followed by the full telephone number you wish to ring.



When you have finished with
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Cheshire Building Society
Is a trading division of Nationwide Building Society
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CH20 (March 2012)

