

HOW TO MAKE A COMPLAINT

If you're not happy with us, we want to put things right.





WE'RE HERE TO HELP

We always try to give our customers the best possible service. But sometimes things just don't turn out quite as expected. So if you feel that we've let you down in any way, please tell us. We'll always do our best to get to the bottom of your complaint and solve any problems – quickly and fairly.

To make things as easy as possible, you can tell us about any issues you have with us in person, over the phone, via a letter, email or fax.

Who to contact

You can contact our Customer Relations Teams

Call 0800 0565 252 Monday to Friday 9am – 5pm - outside these hours you can leave a message

Fax Us on 01274 472669

E-mail customerrelations@ybs.co.uk

Whatever the issue is, we'll try to get it sorted out as soon as we receive it. And if that doesn't look likely, we'll pass your complaint on to our dedicated Customer Relations Team. They will:

- Send you a quick acknowledgement so you know we're working on it
- Try to resolve things as quickly as possible. If this looks like it will take longer than 28 days, your dedicated complaint handler will let you know – and keep you regularly informed of how your complaint is progressing
- If your complaint relates to payments to/from your accounts with us, and we can't resolve it immediately, we aim to resolve it within 15 days
- Send you a letter to explain in detail our final response.

Because every complaint is different and important to you we'll aim to get it resolved as quickly as we can although regulation allows us 8 weeks in which to do this (35 days in the case of payment related complaints). But in the unlikely event we can't meet this deadline, our Customer Relations Team will get in touch.

Think our decision is unfair? What to do next

We always try to sort out problems directly with our customers. But if you feel your particular concerns have not been dealt with satisfactorily, you have six months from the date of our response letter to send your complaint to the Financial Ombudsman Service (FOS). This is a free service.

Their contact details are:

Financial Ombudsman Service Exchange Tower London E14 9SR

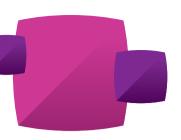
Tel: 0800 023 4567

E-mail: complaint.info@financial-ombudsman.org.uk

www.financial-ombudsman.org.uk

We'll include a leaflet about their services with our response letter. This explains what you should do if you'd like them to look into our decision.





Our Customer Relations Team contact details:

Customer Relations Department, Norwich & Peterborough Building Society, Yorkshire House, Yorkshire Drive, Bradford, BD5 8LJ

- **♦ CALL 0800 0565 252**
- FAX US ON 01274 472 699
- © E-MAIL CUSTOMERRELATIONS@YBS.CO.UK

Our printed material is available in alternative formats e.g. large print, Braille or audio.
Please visit us in branch or call us on **0345 300 2511**.

All communications with us may be monitored/recorded to improve the quality of our service and for your protection and security. Calls to 0800 numbers are free of charge from a landline or mobile.

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