



we're here
to help you
our complaints process

Our top priority is you

Our customers are our top priority, and we work hard to provide you with the best possible service. However, if at any time you think we haven't met your expectations please let us know. We will try to do everything we can to put things right.

To help with this, we have a complaints procedure that you can use to make us aware of any problems you've encountered. We'll do our best to address things quickly and fairly.

Our complaints procedure meets the requirements of both the Financial Services Authority (FSA) and the Financial Ombudsman Service (FOS).



Who to contact first

This really depends on the nature of your complaint. If you've been dealing with a branch, please ask to speak to the branch manager. If the issue is with one of our head office departments, please ask to speak to the department manager. They will be in the best position to understand your concern and resolve any issues you may have.

If your complaint cannot be resolved by the end of the next working day we will:

- Write to you within five working days of receiving your complaint to let you know your complaint has been received, and then
- Provide you with a response to the issues you've raised as soon as possible. We will do our best to get back to you within 14 days, but where this is not possible,

- we will keep you informed of the progress of your complaint at regular intervals.

What to do next

If you still feel the matter has not been resolved, your complaint will be referred to and handled by our Service Quality Department. You can contact them at:

Service Quality Department
Yorkshire Building Society
Yorkshire House
Yorkshire Drive
Bradford BD5 8LJ
Tel: **0800 0565 252**
Fax: **01274 472669**
E-mail: **service_quality@ybs.co.uk**

The department will:

- Fully investigate your complaint.
- Ensure you receive a full response if the branch or department hasn't already written to you, or



visit our branch



0845 1200 100



www.ybs.co.uk

- Send you a detailed final response within 8 weeks of the date you first raised the issue. In the unlikely event that this deadline can't be met, our Service Quality team will write and let you know.

Once our final response is made, that is the end of our internal complaints procedure. In the vast majority of cases, we are able to resolve issues directly with our customers. However, if you still feel your complaint has not been dealt with satisfactorily, you will then have the option of contacting the Financial Ombudsman Service (FOS) at:

South Quay Plaza, 183 Marsh Wall,
London E14 9SR

Tel: **0845 080 1800**

We will send you a leaflet detailing the FOS complaints procedure with our final response. If you remain dissatisfied, you have up to six months from the date of our final response letter to refer your complaint to the FOS.

If you require any of our printed material in an alternative format, such as large print, Braille or audio tape, please speak to a member of staff at your local branch or contact us on **0845 1200 100**.

Yorkshire Building Society is authorised and regulated by the Financial Services Authority.

All communications with us may be monitored/recorded to improve the quality of our service and for your protection and security.

Yorkshire Building Society, Yorkshire House,
Yorkshire Drive, Bradford BD5 8LJ.
www.ybs.co.uk