

Complaints Procedures

If you wish to complain you can make a complaint by writing to: Mrs Susan Askew, Penrith Building Society, 7 King Street, Penrith, Cumbria. CA11 7AR.

Alternatively you can contact us in person at the branch office, by telephone on 01768 863675 verbally or via the Society's website www.penrithbs.co.uk

There is no charge made for making a complaint.

We take complaints very seriously and recognise that they require a prompt and thorough investigation. The investigation will include a detailed analysis of your complaint and where applicable, an assessment of the appropriate level of redress and any further actions required to prevent reoccurrence of the issue.

We will respond in writing to your complaint within 3 working days. This will either be an acknowledgement letter providing reassurance that your complaint has been received and is being dealt with, or in the case of a quick resolution, a Summary Resolution Letter.

Upon completion of the investigation, a full and final response will be issued. However, if the complaint cannot be resolved within eight weeks we will write to you advising of the reasons why.

Summary Resolution Letter

A summary resolution letter will:

- Confirm that your complaint has been received;
- Confirm that your complaint has been investigated; and
- Accept the complaint and, where appropriate offer redress; or
- Offer redress without accepting the complaint; or
- Reject the complaint and give reasons for doing so; and
- Include a copy of the internal procedures for handling a complaint, where a copy has not already been issued.
- Inform you that you may now refer the complaint to the Financial Ombudsman Service; and
- Enclose a copy of the Financial Ombudsman Service standard explanatory leaflet.

Acknowledgement Letter

An acknowledgement letter will:

- Confirm that your complaint has been received;
- Confirm that your complaint is being investigated; and
- Include a copy of the internal procedures for handling a complaint, where a copy has not already been issued.

Final Response Letter

A Final Response will:

- Accept the complaint, and, where appropriate, offer redress; or
- Offer redress without accepting the complaint; or
- Reject the complaint and give reasons for doing so; and
- Inform you that you may now refer the complaint to the Financial Ombudsman Service; and
- Enclose a copy of the Financial Ombudsman Service standard explanatory leaflet.

Eight Week Letter

If we are not in a position to provide a final response after 8 weeks we will issue you with a letter stating:

- Why we are not in a position to make a final response and will indicate when we expect to be able to provide one;
- Inform you that you may now refer the complaint to the Financial Ombudsman Service; and
- Enclose a copy of the Financial Ombudsman Service standard explanatory leaflet.

Financial Ombudsman Service (FOS)

Following our Summary Resolution Letter, Final Response Letter or Eight Week Letter you are entitled to forward the complaint to the Financial Ombudsman at:

The Financial Ombudsman Service
Exchange Tower
London

E14 9SR

Telephone: 0300 123 9 123 or 0800 0234567

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

Website: www.financial-ombudsman.org.uk

You must do this within six months of the date of our response to your complaint.