

# Complaints Policy and Procedure



**Vernon**  
Building Society



# Policy

We will always endeavour to deliver our services to our customers correctly and fairly at the first attempt.

It is accepted however that there may be occasions when this objective is either not attained, or is not perceived by the customer to have been attained. Where a customer complaint arises from either of these situations we recognise the need to address the complaint and to consider any broader issues which may have been highlighted in order to improve our overall service standards.

We regard any customer's expression of dissatisfaction as a complaint, and will seek to address it accordingly.

We will investigate the complaint quickly and will take action to resolve it and to compensate the customer where appropriate.

## FAIRNESS

We will ensure that all complaints are handled fairly and

- impartially - without bias in favour of either the customer, staff or the Society itself
- thoroughly - to ensure that all relevant information is obtained and verified where possible
- consistently - treating customers in similar circumstances in similar ways
- sensitively - with due care being paid to individual circumstances and needs.

## PROMPTNESS

We will resolve complaints as quickly as possible. The procedure we will follow is set out opposite. We will ensure that the customer is advised as to whom the complaint has been referred and the timescales within which a response should be expected.

## ACCESSIBILITY

The customer may register their complaint orally (by telephone or in person) or in writing (by letter, fax or email).

## CONFIDENTIALITY

We will restrict access to information regarding the identity of the customer and the nature of the complaint to those members of staff and management whose input is required to resolve the complaint and to those with the overall responsibility for monitoring and reporting the complaints received by us.

# Procedure

## TO MAKE A COMPLAINT

We recommend that you set out your complaint in writing so as to ensure that there is no misunderstanding of the situation presented to the Complaints Reporting Officer.

You should address your complaint initially to the branch or department which you believe to be best placed to resolve it.

Please provide any necessary details which will assist the Society in investigating and resolving your complaint (for example: copies of letters, dates of discussions/telephone calls, names of staff, account numbers etc).

## THE COMPLAINTS HANDLING PROCESS

We will endeavour to resolve your complaint as quickly as possible and ideally by the close of business on the third business day following that on which the complaint is received.

If your complaint is resolved within three business days we will send you a letter which acknowledges you have raised a complaint and that the Society has now resolved this to your satisfaction and considers the matter closed.

The letter also provides you with an option to refer your complaint back to the Society in the event that you remain dissatisfied, and advises that you may be able to refer your complaint to the Financial Ombudsman Service.

If your complaint cannot be resolved by the third business day (possibly because we need to access other data or papers), it will be referred to our Complaints Reporting Officer who will write to you within five business days to confirm that they have received the details, request any further information, and to confirm the length of time the investigation is likely to take.

In the unlikely event that your complaint takes longer than advised the Complaints Reporting Officer will write to you to further advise when it is anticipated that the matter will be resolved.

Should the complaint not have been resolved within eight weeks the Complaints Reporting Officer will write to you again with the above details. They will also advise you of your right to refer the complaint to the Financial Ombudsman Service and will provide you with a copy of the Ombudsman's explanatory leaflet.

### **COMPLAINTS RELATED TO PAYMENTS IN AND OUT**

Where your complaint relates specifically to a payment paid into or out of your account we will aim to provide you with our final response within 15 business days or 35 business days in exceptional circumstances. For all other complaints, we will aim to provide a final response within eight weeks.

### **RESOLVING YOUR COMPLAINT**

On the completion of the investigation the Complaints Reporting Officer will write to you with the necessary explanation and where applicable give the appropriate reassurance and apology. They will also set out what action the Society proposes to take to resolve the situation, and if it is considered to be appropriate to pay an amount of financial compensation or if redress has been agreed.

You will be asked to confirm your acceptance of the Society's proposals.

Alternatively, in the very unlikely event that we cannot resolve your complaint to your satisfaction through our internal complaints handling procedures we will advise/remind you of your right to refer the matter to the Financial Ombudsman Service free of charge.

We will also provide you with a copy of the Ombudsman's explanatory leaflet if this has not already been done.

Alternatively, information can be found on the Financial Ombudsman Service website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

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Telephone calls are recorded and may be monitored for regulatory and training purposes to help maintain service quality.

Vernon Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (registration number 195475)

