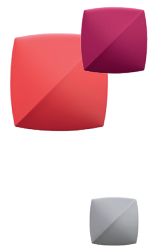


IF YOU'RE NOT HAPPY WITH US, WE WANT TO PUT THINGS RIGHT.



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.

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 Solutions 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 Solutions 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.

Who to contact

Our Teams contact details:

Customer Solutions Department
Yorkshire Building Society
Yorkshire House
Yorkshire Drive
Bradford BD5 8LJ

 **CALL 0800 0565 252**

 **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 744 6622**.

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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