

# DOING RIGHT **BY YOU**

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OUR COMPLAINTS PROCESS



## DOING RIGHT BY YOU - OUR COMPLAINTS PROCESS

It is a key part of our HEART values to provide excellent service. If for any reason you feel we have missed the mark, our teams will strive to put things right.

### HOW TO INFORM US ABOUT YOUR COMPLAINT

#### Contact us at:

- Call us on **0800 587 5098**
- **complaints@cirencester-friendly.co.uk**
- Write to us at:

**The Complaints Team  
Cirencester Friendly  
Mutuality House  
The Mallards  
South Cerney  
Cirencester  
Glos  
GL7 5TQ**

The best way to tell us about your complaint is via email or telephoning us directly.

We will try to sort things out for you as soon as we get your complaint, but if this isn't possible, we will send you an email or letter within five days to let you know we're looking into your concerns.

We'll attempt to do this as quickly as we can. However, if your case is complex or involves several issues, we may need more time to investigate. Our Complaints Team will keep you updated about the progress of your complaint, by phone or in writing.

Our Regulator, the Financial Conduct Authority (FCA) specifies that a final written response to your complaint should be provided within 8 weeks of the date it was received. We always aim to provide a resolution before this. However, if we are unable to conclude our investigations before the 8-week time limit expires, we will write to explain why and to let you know the options available to you.

If you are not satisfied with our final response, you may refer your complaint to the Financial Ombudsman Service (FOS). This is a free and independent service which can help to settle disputes between customers and companies like us which offer financial services.

**Addressing any issues is our top priority. We aim to resolve any complaints within 8 weeks.**

### HOW TO CONTACT THE FINANCIAL OMBUDSMAN

#### Write to:

**The Financial Ombudsman  
Service  
Exchange Tower  
Harbour Exchange  
London  
E14 9SR**

- Call **0800 023 4567** or from a mobile **0300 123 9123**
- **complaint.info@financial-ombudsman.org.uk**

If you're not happy with the Financial Ombudsman's decision, you retain the right to go to court. However, if you and/or the court accept the Ombudsman's decision, both you and Cirencester Friendly must follow any actions following the verdict.

You can find further details about the Financial Ombudsman Service in the leaflet we'll send you with our final decision or on their website: **financial-ombudsman.org.uk**

**If you'd like to contact the Financial Ombudsman, please make sure you do so within six months of our final response.**

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[www.cirencester-friendly.co.uk](http://www.cirencester-friendly.co.uk)

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