

Complaint Handling Procedure

The Shepherds Friendly Society greatly values its members and aims to provide high quality products and services.

If you are not happy with any aspect of our service, we are committed to investigating your complaint in a thorough and fair manner.

We have listed below the Society's complaint handling procedures.

- 1) We will acknowledge in writing all complaints received within 5 business days.
- 2) Within 4 weeks of receiving a complaint we shall send you either:
 - a) A final response; or
 - b) A holding letter explaining why your complaint has not yet been resolved and indicating when the Society will make further contact (which must be within 8 weeks of receipt of the complaint)
- 3) By the end of 8 weeks we shall send you either:
 - a) A final response; or
 - b) A response which
 - i) Explains that the Society is still not in a position to give a final response and gives reasons why, and indicates when it expects to do so; and
 - ii) Inform you that you may refer the complaint to the Financial Ombudsman Service if you are dissatisfied with the delay and enclose a copy of the Financial Ombudsman Services explanatory leaflet.
- 4) We shall send you a final response which includes:
 - a) The outcome of the investigation
 - b) The nature and terms of any offer of settlement which the Society is prepared to make in satisfaction of the complaint.
- 5) Any member who feels dissatisfied with the result of such investigation shall have the right to refer the complaint to the Society again for review.
- 6) Inform you that you may refer the complaint to the Financial Ombudsman Service if you are dissatisfied with the final response and that you must do so within 6 months and enclose a copy of the Financial Ombudsman Services explanatory leaflet.

Please bear in mind that if your complaint involves information from third parties some delays could be beyond our control. We will however, pursue information on a regular basis.

In the event that we receive a complaint that is not about us, or our services, and assuming that we can identify the firm to whom the complaint should be addressed, we will carry out the following action:

- a) We will write to the firm concerned, explaining that we believe the complaint to be theirs, and suggest that they contact the client directly.
- b) We will enclose a copy of the original complaint letter.
- c) We will write to you the client, giving contact details of the firm, and invite you to get in touch. We will also enclose a copy of the letter we send to the society.
- d) We will copy the new firm in on this letter as well.