

OUR COMPLAINTS PROCEDURE

and Financial Ombudsman Service

**The Cumberland**

Kinder banking. It's in our nature.

As a Cumberland customer, you expect a first class service from us, and we aim to provide it. We have high standards, but if you believe that we have made a mistake, please get in touch with us as soon as possible and we will do everything we can to put it right.

We are also subject to the rules of the Financial Conduct Authority. In general terms, these rules give customers who are unable to satisfactorily resolve a complaint against us, the right to have this reviewed by an independent organisation called the Financial Ombudsman Service.

We hope that our complaints procedure will resolve any complaint without the need for you to contact the Financial Ombudsman Service.

Please note that the Financial Ombudsman Service will not investigate your complaint before the Society's complaints procedure has been exhausted, and you have received a letter from the Society giving its final response to your complaint.



This booklet shows the steps in our complaints procedure. At every stage we promise to listen, act fairly and to do everything we can to try to resolve your complaint.

Step One

If you have a problem relating to the Society, please visit one of our local branches and discuss it with one of our team.

Alternatively, you can telephone our Customer Services Team on **01228 403141**, email **complaintsteam@cumberland.co.uk** or write directly to the Complaints Team at:



Cumberland House, Cooper Way,
Parkhouse, Carlisle. CA3 0JF.

Our aim is to deal with your problem sympathetically, fairly and quickly.

We will try to resolve the matter on the day you raise your complaint, although whether this is possible will depend on the nature of your complaint.

Step Two

If we are unable to satisfactorily resolve your complaint by 5pm on the working day following the day you raised the matter, your complaint will be forwarded to the Society's complaints team to investigate fully.

A letter of acknowledgement will be sent to you from the Complaints Team within 5 working days of the day that you raised the matter. The acknowledgement letter will:

- set out our understanding of your complaint, and
- confirm the date by which you can expect to be sent a final response to your complaint.

You may also be asked for additional information if this is required to assist in resolving the matter.

In all but very exceptional cases, we aim to provide you with the Society's final response within 56 days of receipt of your complaint. This response will be accompanied by the Financial Ombudsman Service's explanatory leaflet (or if your complaint relates to a Payment Service 15 business days after the day your complaint is logged).

Step Three

Financial Ombudsman Service

If you are still not satisfied with the action taken by the Society and its final response to your complaint, you can contact the Financial Ombudsman Service by writing to:



Exchange Tower,
London E14 9SR

Call **0800 023 4567**

Email **complaint.info@**

financial-ombudsman.org.uk

Alternatively you can visit the website **www.financial-ombudsman.org.uk** to submit your complaint online or to find out more about the service.

Your letter should give details of your complaint and enclose copies of correspondence you have had with the Society, and any other relevant documents. You should also tell the Financial Ombudsman Service that you have followed the Society's Complaints Procedure but you are unhappy with the outcome.

Please remember that the Financial Ombudsman Service cannot investigate your complaint until we have given you our final response letter, unless we have not done this within 56 days following receipt of your complaint (or if your complaint relates to a Payment Service 15 business days after the day your complaint is logged).

In these very exceptional cases, we will write to you to explain why this has not been possible, indicate when we expect to be able to make a final response, inform you that you may refer the matter to the Financial Ombudsman Service, and enclose a copy of its explanatory leaflet.

The Financial Ombudsman Service will consider your complaint free of charge, taking into account any points made by you and the Society.

The Financial Ombudsman Service may be unable to investigate a complaint where you have not contacted them within six months of the Society's final response letter, to tell them you are still dissatisfied.

Having investigated a complaint, the Financial Ombudsman Service will decide whether it agrees with your complaint and whether any further action is necessary. A date will be set by which you must respond to the Financial Ombudsman Service's decision.

If you do accept the decision within this time limit, it is normally final and binding on both yourself and the Society, although in exceptional circumstances the matter may be open to judicial review.

If you do not respond within the stated time limit, or do not accept the Financial Ombudsman Service's decision, then the Society is not bound by it.

Please note that you usually need to submit your complaint within 6 years of your issue occurring or if you haven't done this within 3 years of becoming aware (or when you should reasonably have become aware) that you had cause to complain, unless there are exceptional circumstances that would account for the delay.

You can find more information on this on the Financial Ombudsman Service website.

Additional information

For further impartial advice and guidance, visit the Money Helper website.

www.moneyhelper.org.uk/en/money-troubles/money-problems-and-complaints

Scan here to visit the page



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Contact us

Call **01228 403141**

Email **customerservice@cumberland.co.uk**

Visit **cumberland.co.uk**

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Carlisle, CA3 0JF



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