

Resolving problems

As in any organisation, unfortunately mistakes and misunderstandings do occur. If we get things wrong, we do our best to resolve any problems as quickly as possible. This guide outlines our procedure if you have a complaint with the service you have received from the Society.

Step 1 You should contact the Business Manager at our Dublin office. Most problems can be resolved at this stage. You may contact the Business Manager at the following address:

Dublin Office: Leeds Building Society
Ground Floor,
7 Upper Fitzwilliam Street,
Dublin 2
Tel: 0818 222 337

Step 2 If you are still not satisfied, ask the Business Manager to refer your complaint to the Compliance Department who will progress the complaint through the Society's internal complaints procedure. You may also contact the Compliance Department directly at the following address:

Compliance Department
Leeds Building Society
105 Albion Street
Leeds LS1 5AS
England
Tel: (+44)113 225 7777
Fax: (+44)113 216 7289

Step 3 We will acknowledge your complaint within 5 business days following receipt and will inform you of the name of the staff member handling your complaint. We aim to resolve most complaints we receive within 7 working days. Where a complaint requires further investigation, we will keep you informed of the progress.

Step 4 During our investigation we may ask you to provide information and your authority to contact relevant third parties for more details.

Step 5 We will issue you with our final response, advising you of how you may refer your complaint to the Financial Services Ombudsman if you are not satisfied with the outcome.

We will endeavour to handle your complaint thoroughly, promptly and fairly, clearly explaining the reasons for our final decision, without the use of jargon.

Leeds
Building Society

Ireland

Time limits for handling complaints

Within 5 weeks of receiving your complaint we will endeavour to send you a final response. This will explain our resolution of your complaint and advise you of how you may refer your complaint to the Financial Services Ombudsman if you are dissatisfied with our final response and/or the time we have taken to resolve your complaint.

If we have been unable to resolve your complaint at this stage we will still write to you informing you of the contact details of the Financial Services Ombudsman and your rights, with an anticipated timeframe for resolution.

Financial Services Ombudsman

Our final response will advise you that if you are dissatisfied with the outcome you may refer your complaint to the Financial Services Ombudsman and must do so within 15 working days from the date of the final response.

The Financial Services Ombudsman is a statutory officer who deals independently with unresolved complaints from consumers about their individual dealings with all financial providers. Their address is:

Financial Services Ombudsman

3rd Floor, Lincoln House, Lincoln Place, Dublin 2

Call: 1890 88 20 90

Tel: +353 1 6620899

Fax: +353 1 6620890

Email your enquiries to: enquiries@financialombudsman.ie

Website: www.financialombudsman.ie



Financial Services
Ombudsman

Some complaints may have to be referred to other Mediation Schemes. The Compliance Department will advise you if this is the case.

Leeds Building Society is a member of the Building Societies Association. The Society is a participant in the Financial Services Compensation Scheme established under the Financial Services and Markets Act 2000, compensation may be available if the Society cannot meet its liabilities, please see the General Investment Conditions (Ireland) for full details.

The Society is covered by the Financial Ombudsman Service. We may monitor and/or record your telephone conversations with the Society to ensure consistent service levels (including staff training).

The Society's main business is the provision of savings products, mortgages and general insurance. The Society offers some investment products that may be operated through branches and by post and certain products, which can be operated by post only.

Leeds Building Society is authorised and regulated by the Financial Services Authority and our registration number is 164992. You can check this on the FSA Register by visiting the FSA website at www.fsa.gov.uk or by contacting the FSA on 0845 606 1234.

Other taxes or costs may exist that are not paid by Leeds Building Society.

Large text, Braille and audio tape versions of our brochures are available on request.



www.leedsbuildingsociety.ie



0818 222 337



Ground Floor, 7 Upper
Fitzwilliam Street, Dublin 2