**Complaints Procedure**

Bus Employees Friendly Society (BEFS) endeavours to treat its members in a courteous, fair and prompt manner and to provide an excellent service to members. As part of this service BEFS has set up procedures to deal with any complaints.

If you have a complaint, feel you have been treated unfairly or are not satisfied with any aspect of BEFS, its products or services you should contact BEFS. Complaints are taken very seriously and are closely monitored by the Committee of Management. The Committee of Management has appointed BEFS’s Chief Executive as the person responsible for resolving Complaints. The Committee has also appointed Peter Burchell as Member Relations Director.

BEFS can be contacted as follows:

**In writing**: The Chief Executive

 Bus Employees’ Friendly Society

Suite 2

Alma House

Alma Road

Reigate

RH2 0AX

**Telephone:** 01737 226060 or

**Email**: BEFS@supanet.com

The Society has established the following procedure to investigate all complaints fully and fairly.

**Step 1: Within 3 business days of receiving your complaint**

Upon receiving your complaint, we will endeavour to resolve it to your satisfaction within 3 business days of receiving it. If we are able to do this, you will receive a Summary Resolution Communication (SRC) which will summarise the details of your complaint and how it was resolved.

**Step 2: If your complaint cannot be resolved within 3 business days**

If your complaint requires a more detailed investigation and cannot be resolved within 3 business days, we will write to you within 5 working days to let you know that it has been received and that we are dealing with it. We will then keep you informed about what we are doing and what progress we are making and provide one of the following within 8 weeks:

* A final response letter explaining the outcome of our investigation, the reasons for it and the next steps; or
* A holding letter informing you of when we anticipate we will conclude our investigation.

If, after having received our response, you are still unhappy you can refer your complaint to the Member Relations Director in order that he can consider your comments or any further points you wish to raise.

**Step 3: Referring to the Financial Ombudsman Service**

After receiving our final response or if we have been unable to complete our investigation within 8 weeks, you may refer your complaint (within 6 months of the date of our final response) to the Financial Ombudsman Service. The Financial Ombudsman Service can be contacted as follows:

**In writing**: Financial Ombudsman Service

Exchange Tower

Harbour Exchange Square

Isle of Dogs

London E14 9SR

**Telephone:** 0800 023 4567 or 0300 123 9123

**Email:** complaint.info@financial-ombudsman.org.uk

**Online:** [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

The Financial Ombudsman Service may not be able to consider a complaint if you have not provided us with the opportunity to resolve it first. Following this complaint procedure does not affect your rights to take legal action.

For a copy of the current Rules please email the office on befs@supanet.com

1 September 2020