

A complaint - how can we put it right?

This leaflet outlines the complaints procedure for **Nationwide Building Society, UCB home loans** and **The Mortgage Works**. Including Derbyshire Home Loans Ltd. and E-mex Home Funding

We're sorry if things haven't gone as you expected. By letting us know, we can work with you to understand what's happened and put it right. This leaflet tells you all you need to know about making a complaint and what happens next.

How to complain

If you haven't already told us your concerns, please contact us using one of the methods in the '**Contacting Us**' section. We'll need to know:

- your name and address
- what's gone wrong and when it happened
- your best daytime contact number
- what you'd like us to do to put it right
- your account details
- any other relevant information

Contacting Us

Call us		Online	Write to us	Visit us
Nationwide	0800 30 20 15 (from a mobile & landline) or +44 1793 656789 if calling from abroad	If you're an existing Online Banking customer, log on and send us a secure message. Alternatively, you can use our secure online complaints form at: www.nationwide.co.uk	Complaints Team Nationwide Building Society NW 2020 Swindon SN38 1NW	If you'd like to speak to us in person, come and see us at your nearest branch.
The Mortgage Works	08000 30 40 60 (from a mobile & landline) or +44 1793 774 239 if calling from abroad			
UCB Home Loans	0800 464 3014 (from a mobile & landline) or +44 1793 774 214 if calling from abroad			

What happens next?

We'll record your complaint and do all we can to resolve it as quickly as possible. This may involve calling you, so it's important for you to note our calls will display as a **0800** number on some phones.

At Nationwide, we're committed to resolving complaints. We will make every effort to resolve your complaint as soon as possible and by no later than 15 days (or 35 days in exceptional circumstances) where it relates to a payment transaction and 56 days where it relates to any other matter, including PPI. We'll keep you informed of our progress throughout. Depending on how long it takes to resolve your complaint you'll receive one of the following communications from us:



Communication Type	When will I get this?	What will it tell me?
Summary Resolution Communication	You'll receive this if we've been able to resolve your complaint to your satisfaction within 3 working days following the day we received your complaint.	This generic letter will let you know your complaint has been resolved and will tell you about the Financial Ombudsman Service (FOS).
Final Response	We'll do everything we can to resolve your complaint within 3 working days. If we're unable to do this, we'll send you a letter acknowledging your complaint and will continue to keep you updated on our progress. As soon as we've completed our investigations we'll send you our Final Response.	This is a more personalised response, which will outline: <ul style="list-style-type: none"> • Details of our investigation • Our decision and • If applicable, next steps. It will also provide information about the FOS.

Independent Review

If you're unhappy with our decision and wish to take it further, you can ask the FOS to look at your complaint. This is a free independent service for resolving disputes. While you can refer your complaint to the FOS at any time, they will need our consent to investigate complaints where we haven't had the chance to put things right and the relevant regulatory timescale hasn't expired.

Once we've investigated your complaint and issued either a Summary Resolution Communication or Final Response, you'll have up to 6 months, from the date on the letter, to refer your complaint to the FOS.

Financial Ombudsman Service, Exchange Tower, London E14 9SR

Telephone: **0300 123 9 123**

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

Switchboard: **020 7964 1000**

Website: www.financial-ombudsman.org.uk

From outside of the UK: **+44 20 7964 1000**



We are able to provide this document in braille, large print or audio format upon request. Your local branch will arrange this for you or you can contact us on **0800 30 20 11**.

If you have hearing or speech difficulties and are a textphone user, you can call us direct in text on **0800 37 80 01**.

We also accept calls via BT TypeTalk. Just dial **18001** followed by the full telephone number you wish to ring.

Nationwide Building Society, Head Office: Nationwide House, Pipers Way, Swindon, Wiltshire SN38 1NW.

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