

Customer Satisfaction



This leaflet explains what to do if you're unhappy with a Police Mutual product or service or if you are a satisfied customer and want to provide us with feedback.

Customer Satisfaction

Your satisfaction with our service is very important to us and we strive to satisfy your needs first time, every time. However, if you experience a problem, we need to know about it.

Our commitment to you

We will:

- Fully investigate your complaint
- Keep you informed of the progress
- Do what we can to solve the problem

Are you satisfied?

We learn from complaints - but we also want to hear if you're a satisfied customer, or have experienced excellent service. Contact us and tell us about it.

How to contact us

You can contact us in a number of ways.



Call us on:

0845 88 22 999†

(Monday-Friday, 8.30am-5.30pm)



Write to us at:

PMAS

Alexandra House

Queen Street

Lichfield

Staffordshire

WS13 6QS



Fax us on:

01543 305 390



E-mail us on:

serviceexcellence@pmas.co.uk

If you have any questions don't hesitate to get in touch.

How to complain

We aim to resolve complaints quickly. If you have been dealing with a particular person or department it is often best you contact them in the first instance as they will be most familiar with your circumstances and may be able to help immediately. All our staff are equipped to deal with your concerns.

However, if you remain unhappy then please don't hesitate to let us know and we will arrange for a complaints investigator to review your complaint.

How quickly will you receive a response?

This depends on the nature of your complaint but our aim is to sort it out as quickly as possible.

If the issue is more complex it may need to be referred to a specialist or a complaints investigator and it may then take us a little longer to reply. If the issue does have to be referred we will notify you of this within 3 days by acknowledging your complaint. A final response will then normally be issued within four weeks. However, in most cases we are able to respond much earlier usually within 10 working days. If we believe it may take longer to respond then we will keep you informed regarding progress.

If in the unlikely event that we are unable to provide you with a final response to your complaint within eight weeks we will contact you and advise you of your right to refer your complaint to the Financial Ombudsman Service.

When you have received our response

If you remain unhappy when you have received our final response you can then refer your concerns to the Financial Ombudsman Service and our final response will include details of how to do this.

The Financial Ombudsman Service offers a free, independent service for resolving disputes about most financial matters.

However, the Ombudsman Service will not consider complaints until the Society has had the opportunity to respond to your complaint, and complaints must usually be passed to the Financial Ombudsman Service within six months of the date of our final response letter.

In some circumstances a complaint may not be eligible to be passed to the Financial Ombudsman Service. However, in such cases you will receive guidance from staff at the Ombudsman Service about your options.

Complaining to the Ombudsman will not affect your legal rights.

How to contact the Financial Ombudsman Service

Write to:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Call them on:

0845 080 1800

E-mail: enquires@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Third Party Product Providers

If your complaint refers to a product or service provided by another company, with whom we are associated, we will pass your complaint to them and they will respond to you directly.

At Police Mutual we are dedicated to providing the best possible service to our members.

We have four principles that underpin everything we do:

- **Doing the right thing** - we look to put you in control of your savings and investments, helping you make the best choices
- **Involving everyone** - As a mutual we don't have shareholders. Everything we do is for the benefit of you, our members
- **Integrity** - we deal with you in a fair and equitable way
- **Constant improvement** - we aim to provide you with an excellent service finding new ways to help and improve the products and service we offer

Our charter reflects the way we do business, it guides our behaviour and underpins our commitment to you.

Our Charter

We are here:

- To enhance the financial understanding and well-being of the Police Family
- To provide an efficient and consistent service
- To provide relevant, simple to understand and value for money products
- To develop lifelong relationships

Registered Office:
Alexandra House
Queen Street
Lichfield
Staffordshire
WS13 6QS

Call: **0845 88 22 999†**
(Monday–Friday,
8.30am–5.30pm)

www.pmas.co.uk

†Calls provided by BT will be charged at up to 4 pence per minute at all times. A call set-up fee of 3 pence per call applies to calls from residential lines. Mobile and other providers' charges may vary.

For your security, all telephone calls are recorded and may be monitored. Police Mutual Assurance Society Limited is an incorporated friendly society authorised and regulated by the Financial Services Authority.

May 2008