

Complaints Policy and Procedures – Customer Leaflet

Our Commitment to You

The Hinckley & Rugby Building Society is committed to providing all of its customers with the highest level of service. Each of our customers is important to us, and we believe you have the right to a fair, swift and courteous service at all times. Whilst we hope that you will always be pleased with our service, we understand that there may be occasions where you are not satisfied with the service we have given you, and that you may wish to complain to us.

Where we are in receipt of a complaint from you we will deal with it promptly, effectively and in a positive manner and use our best endeavours to resolve any problem or complaint that you bring to our attention.

This leaflet is available to all of our customers on demand, free of charge, and is always included in our written response acknowledging a complaint from a customer where the complaint cannot be resolved within 3 business days following the day on which it is received.

If you wish to contact the Society further in relation to a complaint please write to us at: Upper Bond Street, Hinckley, Leicestershire LE10 1NZ

Alternatively, you can contact us by telephoning 01455 251234 or 0800 434 6343 or by sending an e-mail to enquiry@hrbs.co.uk. There is also a 'contact us' web link on the Society's website www.hrbs.co.uk.

The Society's Internal Complaints Procedure

Complaints made by customers to the Society in writing, by telephone, through e-mail or a personal visit are all subject to the same complaint-handling procedures set out below.

Complaints resolved by close of business on the third working day following the day of receipt of the complaint

If we can resolve your complaint by close of business on the third working day following the day on which it is received we will provide you with a Summary Resolution Communication confirming the resolution of your complaint.

If we cannot resolve your complaint within 3 working days of receipt of your complaint a written acknowledgement will be issued promptly, and in any event not later than five working days of receiving your complaint, confirming who will be responsible for investigating your complaint.

If you should subsequently decide that you are dissatisfied with the resolution of your complaint you may be able to refer your complaint to the Financial Services Ombudsman (FOS) free of charge. Details of FOS and the relevant time limits for FOS referral will be provided in the Summary Resolution Communication to you.

Complaints about automated or electronic payments

If your complaint (or part of it) concerns an automated or electronic payment into or from a savings account, we will investigate your complaint and endeavour to send a final response to your complaint within 15 working days. If circumstances beyond our reasonable control prevent us from sending you our final response to your complaint in this timeframe, we will send you a holding response explaining why this is the case and specifying when we will be able to. In those circumstances, you will receive our final response within 35 working days.

Complaints about other matters

If your complaint concerns something other than an automated or electronic payment, we will investigate your complaint and endeavour to send a final response to you within 4 weeks of receipt of your complaint.

If we are unable to provide you with a final response within this period of time we will send you an update and endeavour to send a final response to you within an 8-week period.

In the unlikely event that we are unable to provide you with a final response within 8 weeks of receipt of the complaint, we will write to you explaining why and advise you when you can expect a final response.

If more than 8 weeks from the date of receipt of your complaint (35 days for automated or electronic payments in or from savings accounts) has passed and you haven't received a final response, or you are dissatisfied with the final response you have received (or at any stage of the process) you have the right to refer your complaint to the Financial Ombudsman Service, free of charge, by writing to:

Financial Ombudsman Service (FOS), Exchange Tower, London E14 9SR

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

Telephone: 0800 023 4 567 (calls to this number are now **free** on mobile phones and landlines)

0300 123 9 123 (calls to this number cost no more than calls to 01 and 02 numbers)

Website: financial-ombudsman.org.uk