

## **Complaint Information Leaflet**

### **1. Executive Summary**

- 1.1 This leaflet shows the steps we take to deal with all complaints efficiently, and how we act in good faith in line with the Dispute Resolution (DISP) guidelines issued by the Financial Conduct Authority (FCA). It also demonstrates our commitment to treating customers fairly and delivering good outcomes.

### **2. Definition of a Customer Complaint**

- 2.1 The FCA definition of a complaint is ‘any oral or written expression of dissatisfaction, whether justified or not, from, or on behalf of, a person about the provision of, or failure to provide, a financial service’.

To make this clearer, and to demonstrate our commitment to good customer service, we define a complaint as ‘any expression of dissatisfaction, whether justified or not, about any feature of our business’.

This means that if you feel unhappy with any part of our service, for whatever reason, we will look into your concerns. We will treat your concerns as a formal complaint, and keep you informed while we investigate.

### **3. Our commitments**

- 3.1 We will make this complaints policy widely available, so that people know how to contact us to make a complaint.
- 3.2 We do not charge you for making a complaint, it can be made free of charge.
- 3.3 We will make sure that everyone at the Society knows what to do if a complaint is received. This includes training staff to recognise a customer complaint and how to refer it to our Complaints Department.
- 3.4 We will investigate all complaints fairly, and resolve them as quickly as possible.
- 3.5 We will make sure that our decisions are appropriate and fair, given the circumstances of each individual complaint, and that relationships are repaired wherever possible.
- 3.6 We will use complaint information to help us improve what we do.

#### **4. Where complaints come from**

- 4.1 A complaint is normally made direct by a dissatisfied customer, but may come from someone else on the customer's behalf.
- 4.2 If someone makes a complaint on behalf of a customer, that person's authority to act on the customer's behalf must be confirmed. Before we can discuss anything with that person, or start an investigation, we must receive the customer's authority to do so – in person, by telephone, or by signed letter.
- 4.3 A customer can make a complaint in any of the following ways:
- By telephoning 0800 434 6343\*.
  - By emailing [customercomplaints@hrbs.co.uk](mailto:customercomplaints@hrbs.co.uk).
  - By writing to HRBS, Upper Bond Street, Hinckley, Leicestershire, LE10 1NZ.

However the complaint is made, we will carry out our normal customer security checks.

\* Calls to this number are free from UK landlines and mobile numbers.

#### **5. Complaints communication and resolution**

- 5.1 We will demonstrate our commitment to treating customers fairly and delivering good outcomes by putting the customer at the heart of our complaints procedure. We will resolve all complaints as quickly as possible, and comply with the Dispute Resolution (DISP) guidelines issued by the Financial Conduct Authority (FCA).
- 5.2 Complaints are often resolved within a few days. Where a complaint is resolved within three business days\* following the day it is received, we will write to the customer with our decision. We will detail the findings of our investigation, and confirm any correction or compensation to be made. We will also confirm the customer's right to refer the complaint to the Financial Ombudsman Service if they are not satisfied with our decision.
- 5.3 If a complaint has not been resolved after three business days\* following the day it is received, on the fourth day we will write to the customer to acknowledge the complaint and set out the next steps.

\*Our business days and hours are Monday to Friday 9am to 5pm. If a complaint is received after 5pm or over the weekend, it will be recorded as being received on the following business day.

- 5.4 We will keep the customer updated about the ongoing investigation.

- 5.5 On completion of the investigation, we will send a final response to the customer. This will detail the findings of the investigation, and confirm any correction or compensation to be made. We will also confirm the customer's right to refer the complaint to the Financial Ombudsman Service if they are not satisfied with our decision.
- 5.6 If we are still not able to send a final response to the customer 8 weeks after the complaint is received (or after 35 days where the complaint relates to automated or electronic payments), the customer can refer their complaint to the Financial Ombudsman Service. We will provide a leaflet that explains the service, together with contact details.