

Complaints information leaflet

1. This document provides guidance on how we handle complaints. It is designed to outline the steps we take to ensure that we handle all complaints efficiently and in line with the dispute resolution guidelines (DISP) issued by the Financial Conduct Authority (FCA) and our commitment to treating customers fairly.
- 2. Definition of a customer complaint**
 - 2.1 The FCA define a complaint as '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' in order to outline our commitment to good customer service, we will internally define a complaint as "any expression of dissatisfaction, whether justified or not, about any aspect of our business."
- 3. Our commitments**
 - 3.1 We will publicise this complaints policy, so that people know how to contact us to make a complaint.
 - 3.2 We will ensure everyone at the Society knows what to do if a complaint is received. This includes providing training to staff on how to recognise, handle and, categorise a customer complaint, to achieve a good customer outcome.
 - 3.3 We will ensure all complaints are investigated fairly and in a timely way.
 - 3.4 We will ensure that complaints are, wherever possible, resolved and that relationships are repaired.
 - 3.5 We will use complaint information to help us improve what we do.
- 4. Where complaints come from**
 - 4.1 Complaints may come from various sources but will predominantly be made direct by dissatisfied customers.
 - 4.2 Where any third party is making a complaint on behalf of a customer, we must have sight of a signed authority or verbal confirmation by the customer before releasing any information or starting a complaint investigation.
 - 4.3 A customer may complain in a number of ways, using the methods below:
Phone: 01455 412 076
Letter: Upper Bond Street,
Hinckley
Leicestershire
LE10 1NZ
Email: customercomplaints@hrbs.co.uk
 - 4.4 We will complete data protection checks, irrespective of the medium used to make the complaint.
- 5. Complaints communication and resolution**
 - 5.1 We will always aim to resolve a complaint at the earliest possible opportunity. We will ensure that our policies put the customer at the heart of our processes and comply with the dispute resolution guidelines (DISP) issued by the FCA, their wider aims and principles and our commitment to treating our customers fairly.
 - 5.2 Where a complaint has not been resolved by the close of business on the third business day following the day on which it is received, we will issue a written response to the complainant, acknowledging the complaint and setting out the next steps. For clarity, our

business days are Monday - Friday, between 9am - 5pm. Any complaint received outside these hours will be recorded as being received on the following business day.

- 5.3 Where a complaint has been resolved by the close of business on the third business day following the day on which it is received, we will issue a summary resolution communication to the customer, highlighting the customer's right to refer the complaint to the Financial Ombudsman Service.
- 5.4 We will keep the complainant updated regarding the investigation throughout the process.
- 5.5 On completion of the complaint investigation, we will send a final response which sets out the findings of the investigation and confirms what redress, if any, we are offering in resolution.
- 5.6 We will make it clear to the complainant that if we are unable to issue a final response within 8 weeks, or 35 days where the complaint relates to automated or electronic payments, or if they are dissatisfied with the final response, then they can refer their complaint to the Financial Ombudsman Service. We will provide the contact details of the Financial Ombudsman Service in our final response letter along with a note of the time scales applicable to such a complaint referral.