

Complaints procedure

We are committed to providing a first-class service. We recognise that from time to time we may fall short of the high standards to which we aspire. We want to know about these occasions, so that we can learn from them and use this knowledge to continue to enhance our service.

Your feedback is very important. If at any time you are dissatisfied, please tell us straight away so that we can investigate and put right any issue, mistake or omission.

Procedure

If you want to make a complaint, you can do this by:

- Calling in at any branch and speaking to a member of staff
- Calling our Member Services Team on 01582 765411
- Contacting the Branch Manager at your branch, either by phone or letter
- Emailing us at memberservices@harpendenbs.co.uk

Our complaints handling process

We will do all that we can to resolve your complaint as quickly as possible and ideally by the close of business on the third working day, following the receipt of your complaint. If your complaint is resolved within three working days, we will send you a letter that acknowledges your complaint and confirms that the Society has now resolved it to your satisfaction and the matter is considered closed.

If we are not able to do this, we will send you a written acknowledgement, by the close of the fifth working day after receipt, to confirm we have received your complaint and to provide

contact details of the person who is dealing with the matter. We will keep you informed of progress and once our investigations are complete we will provide you with our final response in writing.

Complaints about payment transactions or a payment account

If your complaint (or part of it) concerns a payment transaction or a payment account, we will endeavour to deal with your complaint within fifteen working days. If circumstances beyond our reasonable control prevent us from sending you our final response to your complaint in this time frame, we will instead send you a holding response explaining clearly why this is the case and specifying when we are able to do so. In those circumstances, you will receive our final response within thirty-five working days.

Complaints about other matters

If within eight weeks of receiving your complaint we are not able to provide you with a final response, we will write to you again to tell you this and let you know when we expect to be able to do so. At this point you can refer your complaint to the Financial Ombudsman Service, if you are not satisfied with how it is being resolved. We will provide you with a leaflet, which explains how the Financial Ombudsman Service operates; information is also available on the website: www.financial-ombudsman.org.uk.

Their address is as follows:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone: 0300 1239 123 or 0800 0234567

E-mail: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Our aim is to resolve any complaint reasonably and speedily. The person handling your complaint will have appropriate knowledge, experience and authority to deal with the issues that you have raised.

If you are not satisfied with the Society's final response, you have the right to refer your complaint to the Financial Ombudsman Service, free of charge – but you must do so within six months of the final response letter.

If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

