



Complaints policy and procedure

Policy

Harpenden Building Society is 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 straightaway so that we can investigate and put right any issue, mistake or omission.

Procedure

To make a complaint

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

SAVINGS

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

MORTGAGES

- Calling the Mortgage Department on 01582 463133
- Emailing the Mortgage Department at mortgages@harpendenbs.co.uk

GENERAL

- Calling in at any branch and speaking to a member of staff
- Contacting our Member Services Team on 01582 765411
- Emailing us at enquiries@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 3 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 5th 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 15 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 will be able to. In those circumstances, you will receive our final response within 35 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 123 9 123 or 0800 0234567

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

Website: www.financial-ombudsman.org.uk

You can also access the Financial Ombudsman Service online, but only if you applied for goods and services online and you reside in the European Union. You can access this alternative service at: <http://ec.europa.eu/odr> and you must quote our e-mail address which is enquiries@harpendenbs.co.uk.

If you choose to submit your complaint in this way, it will be forwarded to the Financial Ombudsman Service. It can take longer for the Financial Ombudsman Service to receive your complaint if you submit it online, so we would recommend that you go to them directly, to save you time.

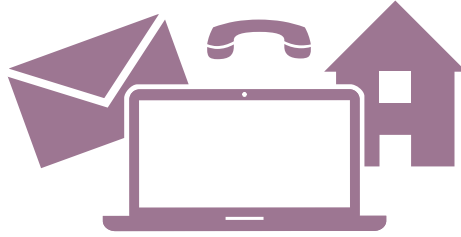
Our aim is to resolve any complaint reasonably and speedily. The person handling your complaint will have appropriate knowledge, experience and authority to deal with the issues that you have raised.

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 date of this 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.

You may also be able to submit complaints to the Financial Conduct Authority.

[THE SOCIETY IS A MEMBER OF THE FINANCIAL OMBUDSMAN SERVICE](#)



Contact us by post • phone • online • in branch
harpendenbs.co.uk

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Tel: 01582 765411 Email: enquiries@harpendenbs.co.uk



Supporting our local communities to create a better future

Harpenden Building Society is authorised for investments by Trustees and is a member of the Building Societies Association. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Firm reference number: 157260.