

Complaints procedure

At Harpenden Building Society, we want to give you first-class service. We also know that sometimes we might miss the mark on these high standards. If this ever does happen, we want to be the first ones to know, so we can make sure we do better for you next time.

Your feedback is the most important thing to us. If you ever think that we've fallen short, please let us know so we can fix any mistake, omission or other issue. We know no-one's perfect - but at Harpenden Building Society, we try our best to be with your feedback.

How to let us know

If you'd like to make a complaint, you can get in touch with us by:

- Pop in at any branch and speak to a member of our team
- 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

How we handle it

We'll try our best to address your complaint as quickly as possible - this should be by the end of the third working day after the receipt of your complaint. If the complaint is sorted within three working days, we'll send you a letter that acknowledges your complaint and ensures that the Society has resolved the issue to your satisfaction, and that the issue is closed.

If this isn't possible, we'll let you know by sending you a written acknowledgement by the end of the fifth working day. This is to reassure you that we've got your complaint, and to let you know who's dealing with it and how to contact them. We'll keep you updated on our progress and once we've finished looking into it, we'll let you know our final actions in writing.

Payment account or transaction issues

If any part of your complaint deals with a payment transaction or payment account, we'll try to sort out your complaint within fifteen working days. If circumstances beyond our control prevent us from giving you a final response in this time, we'll send you a holding response - this will let you know what these delays are and when we will get back to you. If this is the case, you'll receive our final response within thirty-five working days.

Anything else

If we haven't given you a final response to your complaint within eight weeks of your receipt, we will let you know, and also tell you when we'll be able to get back to you. At this point if you're unhappy with how the Society is handling your complaint, you can send it onto the Financial Ombudsman Service. We'll give you a leaflet to tell you how they operate, and you can find out more about the Financial Ombudsman Service on their website: www.financial-ombudsman.org.uk.

Here's their address:

Financial Ombudsman Service
Exchange Tower
London E14 9SR

Telephone: 0300 1239 123 or 0800 0234567

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

Website: www.financial-ombudsman.org.uk

At the Society, we want to handle your complaints both speedily and correctly. Rest easy knowing your concerns are being handled by someone who'll do everything in their power to resolve your issue.

If the final response is something you're not happy with, you have the right to send the complaint to the Financial Ombudsman Service with no cost to you - however, this must be done within six months of the Society's final response.

If you miss the window of referring your complaint, the Ombudsman does not have our permission to consider your complaint, and so can only respond in very specific circumstances - for example, if the Ombudsman believes the delay was because of exceptional circumstances.

