



## **INTERNAL COMPLAINTS PROCEDURE**

Harpenden Building Society aims to offer a first class customer service. If at any time you do have reason to complain, we obviously want to hear about it. These are our procedures for handling complaints fairly, effectively, consistently and promptly and they follow the guidelines of the Financial Services Authority.

In the first instance your complaint should be lodged either by:

- **calling** into any branch
- **phoning** your branch and speaking to the Office Manager:
  - Harpenden: 01582 765411
  - Radlett: 01923 854457
  - Leighton Buzzard: 01525 852525
- **writing** to your branch:
  - Harpenden: 14-16 Station Road, Harpenden, AL5 4SE
  - Radlett: 341 Watling Street, Radlett, WD7 7LB
  - Leighton Buzzard: 22 Market Square, Leighton Buzzard, LU7 1HE
- **emailing** us: [enquiries@harpendenbs.co.uk](mailto:enquiries@harpendenbs.co.uk)

We will do all we can to resolve your complaint by the end of the next business day. If we can't do this we'll write to you within five working days to tell you what we've done to resolve the problem or acknowledge your complaint and let you know when you can expect a full response. We will also let you know the name and contact details of the person dealing with your complaint.

### What if you are not happy with our response?

Our aim is that your complaint should be resolved as quickly as possible by staff who have the right experience, knowledge and authority. However if you are not satisfied with our action or explanation you can ask for your case to be referred to: Head of Operations, Aberdeen House, 14-16 Station Road, Harpenden, AL5 4SE.

### Final Response

In the unlikely event we cannot reach agreement with you within eight weeks from the date you first raised your complaint, or if we write to you to request more time to investigate and you do not wish to wait any longer, or if you are dissatisfied with our response, you can ask the Financial Ombudsman Service for an independent review. The Financial Ombudsman Service will only consider your complaint once you have tried to resolve it with us, so please contact us with your concerns first and we will do all we can to help.

### **Contacting the Financial Ombudsman Service**

If you wish to ask the Financial Ombudsman Service to review your complaint, you must do this within six months of the date of our final response letter in accordance with their rules. A leaflet giving further details about the service is available in all our branches and will be enclosed with our final response.

The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR

Phone: 0845 080 1800

E-mail: [enquiries@financial-ombudsman.org.uk](mailto:enquiries@financial-ombudsman.org.uk)