

Complaints Procedure

How we look after our customers - The Hammonds Way

It's really important to us that if you're not completely happy with our service, you let us know; that way, we can put it right. We do everything we can to make sure our customers get the best products and the best service possible. However, sometimes we may not get things right the first time.



H A M M O N D S
In order, to live better.

We want to:

- Make it easy for you to tell us what went wrong
- Give your complaint the attention it deserves
- Resolve your complaint fairly and without delay
- Make sure you are satisfied with how your complaint was handled

How to log a complaint

In order to reach a resolution as quickly as possible, in the first instance please contact us via either your MyAccount or the contact us form on our website.

This gives us the best opportunity to deal with your complaint not only in the quickest time but also with a quality response. This will ensure your complaint is logged and is directed to the correct department. We will assign an owner to deal with your complaint all the way through to resolution. The owner of your complaint will call you promptly. When we call, if it is not convenient or you can't answer, we will give you a direct number to return our call. We aim to resolve your complaint during the call or give you an agreed timescale.

How long will it take?

We will aim to resolve your complaint straight away but if we can't we will notify you within 5 business working days to tell you:

- Why we have not resolved your complaint
- Who is dealing with your complaint
- When we will contact you again

We will usually resolve your complaint quickly, but if it is complex, it may take longer. We will keep you informed on a regular basis, but if you need an update, please call us on the number above and ask to speak to the person dealing with your complaint.

If we cannot reach agreement with you

If we can't agree on a solution within eight weeks and your complaint relates to our credit brokerage service we will:

- Send a letter giving our reasons for the delay and an indication of when we expect to provide a final decision

OR

- Issue our final decision letter which will explain our final position

Our aim is to resolve all credit brokerage related complaints internally. However, if after receiving our final decision letter or 8 weeks have passed you may have the right to refer your complaint to the Financial Ombudsman Service (FOS).

Financial Ombudsman Service



If you want the FOS to look into your complaint, you must contact them within six months of the date of our final response letter.

Financial Ombudsman Service

Exchange Tower

London

E14 9SR

Telephone: 0800 023 4567

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

Further helpful information can be obtained by visiting their website at:
www.financial-ombudsman.org.uk