



# Making a Complaint



## Making a complaint

We value your feedback, please tell us how we can help. Hodge is committed to providing the best possible service to our customers. If you don't feel like we've done that, or could do something better, please let us know.

In this leaflet you can find details of our customer complaints procedure, including how long it will take us to respond to your complaint. We always aim to resolve any issues as quickly as possible. Follow the guidelines below to help us, help you.


All complaints are recorded and provide us with valuable feedback which helps us improve our service.

Your views are important to us.


## How we deal with your complaint

In some cases, further investigation may be required. However, we always try to provide an answer within three working days of receiving your complaint. If a resolution is agreed, we'll send you a letter outlining your right to refer the matter to the Financial Ombudsman Service.

If this isn't possible, we'll send you a written acknowledgment within five working days of receipt. This will include the name of the person who's dealing with your complaint, their contact details and confirm our understanding of the nature of your issues.

 0800 731 4076

 [feedback@hodge.co.uk](mailto:feedback@hodge.co.uk)

 Customer Experience Team  
Hodge Bank  
One Central Square  
Cardiff  
CF10 1FS

## When will we contact you again?

You will either receive our final response to your complaint within four weeks of its receipt, or we'll write to you to explain why we've not been able to do so.

If after eight weeks you've not received a final response to your complaint, then we'll write to you explaining the reason for the delay.

If you wish to refer your complaint to the Financial Ombudsman Service, then we can explain the process and provide you with the necessary details. Alternatively, you may still choose to wait until we are in a position to provide our final response.

## What do we mean by "final response"?

Our final response will detail the results of our investigation into your complaint and say whether it's been accepted or rejected. In either case we explain the reasons for our decision.

Where appropriate, we may make an offer of redress taking into account the individual circumstances of each case investigated.

This will not always involve financial redress and may simply involve an apology. Our aim is to treat all customers fairly.

## What happens if you're unhappy with our response?

Our final response will provide details of whether you may take your complaint to the Financial Ombudsman Service if you remain dissatisfied following the outcome of our investigation.

The Financial Ombudsman Service can be contacted on:

**The Financial Ombudsman Service**  
Exchange Tower  
London E14 9SR  
Tel: 0800 023 4567  
[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

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