Complaints Procedure
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Charity Bank aims to provide the highest standard of customer service at all times. But we recognise things do go wrong on occasion, in which case our customers may wish to complain. Charity Bank views complaints positively, as a rich source of customer feedback and an opportunity to identify how to improve performance.

Our procedure is designed to ensure all complaints are dealt with fairly, consistently, efficiently and are resolved at the earliest opportunity. Complaints that cannot be settled may be referred to the Financial Ombudsman Service (FSO).

How to complain

If you have a complaint you should try to contact the person at Charity Bank that you normally deal with. If you are unable to reach this person you should contact the bank directly, using the details given below. Your complaint will be passed onto the relevant person.

If your complaint relates to the person you normally deal with, it will be handled by the head of that function. If your complaint relates to the head of the function, it will be handled by the Deputy Chief Executive.

If you are making a complaint it would be helpful if you could send us copies of any relevant paperwork and tell us what you would like us to do in response to your complaint.

You can contact Charity Bank:

In person At our offices in Tonbridge during business hours
By letter Charity Bank, Fosse House, 182 High Street, Tonbridge, Kent TN9 1BE
By phone 01732 441900
By email enquiries@charitybank.org

Process

Once the complaint is received, we will try to find out what happened. This may involve interviewing some of our staff, in which case the time it takes to complete the process may vary. We will consider whether our own records support the complaint and we may ask you for further information as part of our investigation.

Following our investigation we will confirm to you in writing our understanding of the complaint. This will be followed by our response, which will be aimed at settling the matter with you.

Timings

We promise to respond to complaints promptly and to keep you informed of the progress of the measures being taken to resolve the complaint. In responding to your complaint we will adhere to the following timings:

Day 1:
The day we receive the complaint
(For complaints received outside working hours, day 1 will be the next business day.)

Day 1-2:
On receipt of a complaint, we will send you written acknowledgement, providing early reassurance that we have received the complaint and are dealing with it.

We will aim to satisfy you with an answer by the end of the next working day. If you are satisfied by our response then no further action will be taken. If the complaint cannot be resolved by the time our offices close on day 2, then the procedure will continue as outlined below.

Day 5:
Within five working days we will contact you in writing, setting out our understanding of your complaint and advising you who is dealing with it.

Then by...

Week 4: We will contact you in writing EITHER detailing the final agreed outcome and to settle the
complaint, OR the Deputy Chief Executive will take the responsibility of managing the complaint, if not already doing so, giving reasons for the delay and advising when we shall next contact you.

Then by...

**Week 8:** You will receive our final reasoned response (it will mention the six months time limit for application to the FOS).

If however, in exceptional circumstances, we have been unable to resolve the matter by the end of week 8, we shall explain to you why we need more time to investigate. We will ask for your permission for more time before we issue a final reasoned response.

**Possible responses (to be received by week 8)**

1. **If we uphold the complaint**
   We shall offer redress in the form of a formal apology and, where appropriate, arrange financial compensation. In making such a response, we will consider the level of financial loss you have incurred as well as the material distress and/or material inconvenience that you may have suffered.

2. **If we do not uphold the complaint**
   We will provide you with a clear and reasoned explanation as to why we were unable to agree that the complaint was justified. On occasion we may offer redress or remedial action without accepting the complaint.

**In addition to each type of response**

We will enclose a copy of the FOS's standard explanatory leaflet. We will also inform you that if you remain dissatisfied with our response, you may now refer this complaint to the FOS and must do so within six months from the date when the complaint was made.

**Financial Ombudsman Service**

If, at this stage, you are dissatisfied with our response or do not wish to give us your permission to extend the time beyond the 8 weeks period, you may seek the assistance of the FOS.

An FOS's booklet will be attached to every final response detailing the deadlines for application to the FOS and further steps.

Generally, these time limits are:

- six months from the bank sending the consumer a final response; and
- six years from the event you are complaining about (or - if later - three years from when you knew, or could reasonably have known, you had cause to complain).

Charity Bank is legally obliged to cooperate with the FOS and will provide all details and documents as requested by them; and we will comply with the FOS ruling.

**Any questions?**

If you have any questions about our complaints procedure, please call us on 01732 441900 or email us at enquiries@charitybank.org.