Complaints Procedure
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Charity Bank aims to provide the highest standard of customer service at all times. We recognise, however, that occasionally things do go wrong, and our customers may wish to complain. Charity Bank views complaints as a valuable source of customer feedback and an opportunity to identify how it can improve its performance.

Our procedure is designed to ensure that all complaints are dealt with fairly, consistently, and efficiently, and so they can be resolved as quickly as possible. If we are unable to resolve your complaint you may refer it to the Financial Ombudsman Service (FOS).

How to complain

If you wish to complain, please try and speak to your usual contact at Charity Bank in the first instance. Otherwise please use the contact details below.

If your complaint relates to the person you normally deal with, it will be handled by their manager. If your complaint relates to a head of department, it will be handled by the Deputy Chief Executive.

When making your complaint please send us copies of any relevant paperwork and tell us what you would like us to do to put the matter right.

You can contact Charity Bank:

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 investigate what has happened. We will consider whether our own records support the complaint and we may ask you for further information as part of our investigation.

On completion of our investigation we will write to you to confirm our understanding of your complaint. This will be followed by our response, which will aim to settle the matter with you.

Timings

We promise to respond to complaints promptly and to keep you informed of progress in dealing with your complaint. We will do our utmost to keep to the complaints handling timeline (based on business days) set out below:

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

Day 1-3: On receipt of a complaint, we will send you a written acknowledgement to reassure you that your complaint has been received and is being dealt with.

If possible, we will try to resolve your complaint within three business days. If you are satisfied with our response, no further action will be taken. If the complaint cannot be resolved by the time our offices close on Day 3, the procedure will continue in the way outlined below.

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

Throughout our investigation into your complaint, we will stay in contact with you EITHER to set out the findings of our investigation and to settle the complaint, OR to explain why we need more time to investigate the matter and to tell you when we will be in touch again.

Then by the end of:

Week 8: You will receive our final written response to your complaint and, if appropriate, details of how we propose to settle the matter.

In exceptional circumstances, if we have been unable to resolve the matter by the end of week 8, we will explain why we need more time to investigate. We will ask for your permission for more time before we issue our final response.
Possible responses (to be received by week 8)

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

2. If we do not uphold the complaint
We will provide you with a clear and reasoned explanation of why your complaint has not been upheld. Occasionally we may offer redress or remedial action without upholding the complaint.

Financial Ombudsman Service (“FOS”)
If 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.

A FOS booklet will be enclosed with every final response explaining how to refer your complaint to the FOS and the deadlines for doing so.

Generally, these time limits are:
- six months from the date that Charity Bank sends its 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 information and documents it requests; 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.