

Listening to you

Our complaints procedure

March 2024



Our complaints procedure

At Hampshire Trust Bank we are committed to providing the highest standard of customer service to you and all our customers. Occasionally we may not live up to these standards and if this happens we want to hear from you.

If you have a complaint

Letting us know you're unhappy with the service you receive is the best way of ensuring that we have an opportunity of putting matters right for you and improving our service in future for you and all our customers.

In the first instance you should raise your concern with the person or department you have been dealing with and they will endeavour to try and resolve your problem straight away. If you aren't satisfied with the action they take you can make a formal complaint by contacting:

Complaints team
Hampshire Trust Bank,
80 Fenchurch Street,
London
EC3M 4BY

T: Call your team directly at htb.co.uk/about-us/contact

E: complaints@htb.co.uk

To help us investigate and resolve your complaint as quickly as possible it would be helpful if you could provide the following information:

- Your name and address
 - Your account or loan number
 - Contact details, including your mobile, email and/or landline
 - A clear description of your complaint
 - Details of how you would like your complaint resolved.
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What we will do to resolve your complaint

We will do our best to resolve your complaint as quickly as we can.

Where we cannot resolve your complaint quickly (within the first 3 days of receiving it), we will promptly send you a written acknowledgment.

Sometimes these things can take longer. In these cases, we will send an update of our progress within 4 weeks of us receiving your complaint and we will send our final response, at the very latest, within 8 weeks of when we received your complaint.

If you are still unhappy

If you are still unhappy with our response to your complaint, you may be able to refer it to the Financial Ombudsman Service (FOS). The FOS was set up by the Government to support unresolved disputes between Financial Service Firms and their customers. The service they provide is completely impartial and aims to provide fair and reasonable resolutions.

The FOS can be contacted at:

The Financial Ombudsman Service
Exchange Tower,
London
E14 9SR

T: 0800 023 4567

E: enquiries@financial-ombudsman.org.uk

W: www.financial-ombudsman.org.uk

If your complaint is about car finance

On 11 January 2024, the financial services regulator, the Financial Conduct Authority (FCA), announced it would be completing a review of the car finance market to ensure that any consumers that may have suffered a loss due to poor practices are compensated.


While it undertakes the review, the FCA has introduced temporary complaint-handling rules relating to certain car finance complaints relating to discretionary commission arrangements. These temporary changes include:

- **Extending the usual timeframe** of 8 weeks to send you our final response on certain car finance complaints by an additional 37 weeks. This means we may not issue a final response about certain motor finance complaints until 20 November 2024.
- **Giving you longer** to bring your complaint to the Financial Ombudsman Service (FOS), if you're eligible to refer your complaint to them. Usually, you'll have 6 months from the date of our final response to refer your complaint to FOS, but the FCA has extended this to 15 months for certain motor finance complaints. If we provided you with a final response about motor finance commission between 12 July 2023 and 20 November 2024, you'll have 15 months to refer your complaint to the FOS, if you're eligible to. For more information, visit Complaints about car finance commission (financial-ombudsman.org.uk).

If you would like more information, please visit fca.org.uk/car-finance-complaints.





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