



Our Commitment to Quality

The complaints procedure



About Hodge

Doing the right thing is what we aim to do in all areas of our business – it guides our decisions.

Both as a lender and as a savings bank, at Hodge we take a steady and controlled approach to doing business. This long-term view – avoiding short-termism – is coupled with a solid reputation for looking after our clients. Hodge Lifetime is a business dedicated to the retirement market since 1965 and throughout that time we've been at the forefront of innovation in our core retirement lending markets.

Our depth of experience, values and reputation means we are a business that you can rely on.

We do the right thing with regard to having a social responsibility too. The Hodge Foundation, a charity supporting the welfare, medical, academic and educational areas owns 80% of our business. This drives us, knowing that by helping our customers to achieve their goals, we are also helping good causes that are important to us.

Your complaint – Our commitment to you

We are fully committed to providing a high quality service to our customers at all times. However, we know that sometimes things can go wrong, causing you to be dissatisfied with the service offered. If this happens, we want you to tell us so we can try to put it right.

In this leaflet you will find details of our internal customer complaints procedure, including the time it will take to respond to any issues that you raise.

Our aim is always to resolve any issues at the earliest opportunity and we keep records of all complaints that we receive. They provide us with valuable feedback, telling us how we can improve our service.

We promise to:

- Investigate all of your concerns in a timely, fair, consistent and impartial manner.
- Keep you regularly informed of the progress of your complaint.
- Consider your individual circumstances when reviewing your complaint.
- Take the appropriate action that we feel is fair and reasonable to put things right for you.

Your views are important, so please tell us about our service.

Who should I complain to?

You can contact us by telephone, email or letter. All of our staff are trained to deal with customer complaints and we will try to resolve your complaint as quickly and fairly as possible.

What will we do next?

Most issues and concerns can be promptly resolved over the phone. We take complaints seriously and we will investigate your concerns thoroughly and treat you fairly. Once we have resolved your complaint you will receive a letter confirming this and giving you the option to refer the matter to the Financial Ombudsman Service.

In the event that we cannot resolve your complaint within three working days we will send you a written acknowledgement of your complaint. This will state the name of the person who is dealing with your complaint, their contact details and confirm our understanding of the nature of your complaint.

When will we contact you again?

We will either provide our final response to your complaint within four weeks of receipt, or we will write to you to explain why we have not been able to do so and when we expect to make further contact.

If, after eight weeks we have still not provided a final response, then we will write to you giving reasons for the

delay and tell you when we expect to be able to provide a final response. If you wish to refer your complaint to the Financial Ombudsman Service, then we will explain the process and provide you with the necessary details. Alternatively you may choose to wait until we are in a position to provide our final response.

What happens if you remain dissatisfied?

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 using the following details:

The Financial Ombudsman Service
Exchange Tower
London E14 9SR

Tel: 0800 0234 567
www.financial-ombudsman.org.uk

Get in touch

Deposits

Tel: 0800 028 3746

Email: deposits@hodgebank.co.uk

Hodge Lifetime

Tel: 0800 731 4076

Email: info@hodgelifetime.co.uk

Write to us at:

One Central Square, Cardiff, CF10 1FS

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Julian Hodge Bank Limited and Hodge Life Assurance Company Limited are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Both companies' registered office is One Central Square, Cardiff, CF10 1FS.

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