



## Complaints

This document is to be issued when acknowledging a complaint or before if it is requested

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Holloway Friendly strives to do everything to ensure our members receive the best possible service throughout their membership of this mutual friendly society. If you are not satisfied with the level of service we provided to you, we will endeavour to resolve your dissatisfaction promptly, fairly & effectively.

Holloway Friendly provides the insurance you have taken out; none of our staff can advise on or sell our products this is normally done by your Financial Adviser. If your dissatisfaction concerns the suitability of the insurance to your circumstances then perhaps your financial adviser should be your first point of contact. If you are unsure please contact us and we will look into your concerns.

If you have cause to complain, this complaint guidance will explain: -

- *How to make a complaint;*
- *Our Complaint Handling Procedure; and*
- *What happens after we have issued our final response to you*

## How to make a Complaint

If you wish to complain, you may advise any member of our staff: -

**In writing to**           Holloway Friendly  
Holloway House  
71 Eastgate Street  
Gloucester  
GL1 1PW

**By telephone to**    01452 526238

**By email to**           mail@holloway.co.uk

**By fax to**              01452 386859

## **Our Complaints Handling Procedure**

1. We aim to resolve your concerns, whenever possible, by close of business on the next working day. If this is not possible, we will promptly acknowledge your complaint in writing no later than five working days after its receipt.
2. If your complaint concerns the provision of (or failure to provide) a service by another firm authorised by the Financial Services Authority, such as a financial adviser, we will promptly refer your complaint in writing to the firm concerned. In these circumstances we will provide you with the full contact details for the firm and, if we regard that the other firm is solely responsible, our final response.
3. We will endeavour to resolve your complaint at the earliest possible stage. We will thoroughly investigate the matter and will usually send our response to you in writing no later than four weeks after receipt of your complaint.
4. The FSA, our Regulator, does specify that you should receive our final response in writing within eight weeks of the receipt of your complaint, but we will do our utmost to respond to you within the time scale outlined in point 3.
5. We will keep you regularly informed of our progress and the measures being taken to resolve your complaint. If our initial response is not issued within four weeks of the date we received your complaint, we will send a letter to you explaining why we have been unable to resolve your complaint and indicate when we will make further contact. You are welcome to contact us at any time to check the status of our investigation.
6. If you are not satisfied by our initial response, you can ask us to review your complaint again and advise us of any additional information you believe may be relevant to our review. We will then review your complaint once more and provide you with our final response.
7. If, after eight weeks, you are still waiting for our Final Response Letter you can refer your complaint to The Financial Ombudsman Service (FOS). However, we would expect to write to you explaining why we have been unable to conclude our investigation into your complaint and the options available to you before the eight week time limit expires.

## **What happens after we have issued our final response?**

You may refer your complaint to the Financial Ombudsman Service (FOS), provided we have had an adequate opportunity to resolve your complaint first. If you intend to refer your complaint to FOS you must do so within six months of the date on our Final Response Letter. We will supply you with a copy of the explanatory booklet published by FOS with our Final Response Letter.

FOS can be contacted: -

**In writing to** Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR

**By telephone to** 0845 080 1800 (currently 5p per minute for BT customers; or for other phone networks and mobile phone users it may be cheaper to phone 020 7964 0500); or you can call using the switchboard number 020 7964 1000

**By email to** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

**Or you may look at the FOS website**  
[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

We will provide whatever assistance we can to FOS and abide with their final decision.

Your right as a customer to take legal action remains unaffected by the existence or use of any complaints procedures referred to above.

However, FOS will not usually handle a case which has already been considered by a court, or where court action is due to take place.