

# Our Complaints Handling Procedure

# Complaints

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

Holloway Friendly strives to do everything to ensure our customer and their advisers 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 and effectively.

Holloway Friendly provides the insurance; none of our staff can advise on or sell our products. If your dissatisfaction concerns the suitability of the insurance to your circumstances then 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

Customer Services  
Holloway Friendly  
Holloway House  
71 Eastgate Street  
Gloucester GL1 1PW

### By telephone

01452 526 238

### By email

complaints@holloway.co.uk

### By fax

01452 386 859

## Our Complaints Handling Procedure

1. We aim to resolve your concerns whenever possible by close of business on the 3rd working day after your complaint is received. We will contact you to ensure you are satisfied with our findings and will write to you confirming them within 5 working days after your complaint has been resolved.
2. If it is not possible for us to resolve your complaint within 3 working days we will acknowledge your complaint in writing promptly and no more than 5 days after receiving your complaint.
3. If your complaint concerns the provision of (or failure to provide) a service by another firm authorised by the Financial Conduct Authority, such as a financial adviser, we will promptly refer your complaint in writing to the firm concerned.
4. The FCA, our Regulator, does specify that you should receive our final response in writing within 8 weeks of the receipt of your complaint, but we will do our utmost to respond to you within 4 weeks.
5. We will keep you regularly informed of our progress and the measures being taken to resolve your complaint. If our final response is not issued within 4 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. We aim to resolve all complaints within 8 weeks. If, after 8 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.
7. If you are not satisfied by our final response, you can advise us of any additional information you believe may be relevant so that we can review our decision.

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

You may refer your complaint to the Financial Ombudsman Service (FOS). If you intend to refer your complaint to FOS you must do so within 6 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

Financial Ombudsman Service  
Exchange Tower  
London E14 9SR

#### By telephone

0800 023 4567

(calls to this number are normally free for people ringing from a “fixed line” phone – but charges may apply if calling from a mobile phone.)

0300 123 9123

(calls to this number number cost no more than calls to 01 or 02 numbers.)

(18002) 0207 964 1000

(calls using next generation text relay.)

The above numbers may not be available from outside the UK – in this instance call +44 20 7964 0500.

#### By email

[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.

## Contact us. We're here to help.

### Address

Holloway House  
71 Eastgate Street  
Gloucester GL1 1PW

☎ 0800 0931 535

✉ [mail@holloway.co.uk](mailto:mail@holloway.co.uk)

🌐 [holloway.co.uk](http://holloway.co.uk)

### We're here

**Monday - Friday** 9.00am to 5.00pm

Holloway Friendly is the trading name of The Original Holloway Friendly Society Ltd. Holloway Friendly is registered and incorporated under the Friendly Societies Act 1992, registered No. 145F. Registered office: Holloway Friendly, Holloway House, 71 Eastgate Street, Gloucester, GL1 1PW. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. FRN 109986.

## The Financial Services Compensation Scheme

The Original Holloway Friendly Society Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations under this policy. This depends on the type of business and the circumstances of the claim. The scheme may cover you for 100% of any successful claim you make.

Further information about the compensation scheme is available from:

### The Financial Services Compensation Scheme

10th Floor  
Beaufort House  
15 St Botolph Street  
London EC3A 7QU

Tel. 0800 678 1100 or 0207 741 4100

[fscs.org.uk](http://fscs.org.uk)