

Our complaint handling procedure

At NHBC, we strive to offer a high-level of service. However, if at any time you think we haven't met your expectations as regards our Resolution Service, please let us know. We can work with you to understand what has happened and to try and put things right.

How do I make a complaint?

You can make a complaint in any of the following ways:

By phone

You can call our Consumer Affairs Team directly on **01908 746121**

By email

You can email our Consumer Affairs Team at **nhbc.consumeraffairs@ukemail.icasework.com**

Online

You can complete our online complaint form at **www.nhbc.co.uk/AboutNHBC/Contactus/**

By post

Write to us at our Head Office, NHBC House, Davy Avenue, Milton Keynes, Bucks MK5 8FP. Please address your letter for the attention of our Consumer Affairs Team.

How will you investigate my complaint?

Your complaint will be investigated by the Consumer Affairs Team. The Consumer Affairs Team is a stand-alone function within NHBC who deal with all complaints received across the business. We aim to assess any complaint fairly, consistently and promptly to determine whether it should be upheld and, if so, what remedial action or redress may be appropriate.

How long will it take?

We will acknowledge your complaint within 3 working days from receipt. If we can issue a response immediately, the acknowledgement may be combined with the response.

In all other cases, we aim to provide a final response to your complaint within 10 working days from receipt. If this is not possible, we will let you know and keep you informed of the progress of our investigation. We expect to resolve all complaints within 8 weeks from the point you first raise your complaint

In the unlikely event that we are unable to resolve your complaint within 8 weeks from the date of receipt, we will write to you explaining the reasons for the delay and

indicating when you will receive our response. We will also inform whether you can refer your complaint to the Financial Ombudsman Service if you are unhappy with the delay.

What is a final response?

A final response letter will detail the outcome of our complaint investigation. We will either:

- Uphold the complaint and explain how we intend to put things right; or
- Reject your complaint and explain our reasons for doing so.

Referring your complaint to the Financial Ombudsman Service

We want to resolve complaints with you directly but if you are not satisfied with our final response, you may be entitled to refer your complaint to the Financial Ombudsman Service for its consideration. This is a free and independent service for resolving complaints.

Some aspects of our Resolution Service are not insurance activities regulated by the Financial Conduct Authority (FCA). For this reason, the Financial Ombudsman Service may not be able to consider all complaints referred to them about our Resolution Service.

Following our complaint investigation, we will advise you of your rights in our final response letter. If you can refer your complaint to the Financial Ombudsman Service, we will let you know how to do this and send you a leaflet detailing the Financial Ombudsman complaints procedure. You have up to six months from the date of our final response letter to refer your complaint to the FOS.

The Financial Ombudsman Service can be contacted at the following address:

**Financial Ombudsman Service
Exchange Tower
London E14 9SR**

Telephone: 0300 123 9123

**Email: complaint.info@financial-ombudsman.org.uk
www.financial-ombudsman.org.uk**