



- Discuss with you our findings and proposed response

Your guide to our complaints procedure

hummm recognises that compliments, complaints and other forms of feedback provide valuable information on levels of client satisfaction and provide our organisation with an opportunity to improve upon all aspects of service and ensure we continue to focus on treating customers fairly.

This process has been created to meet the standards and requirements that we set for ourselves as a responsible consumer credit business and to align with the requirements and expectations of both the Central Bank of Ireland and The Financial Services & Pensions Ombudsman ([FSPO](#)).

How do I make a complaint?

We always endeavour to treat our customers fairly and deliver a high standard of service in all areas. If for any reason you are unhappy with the service provided, we would encourage you to discuss your concerns with our complaints handling team.

You can contact us by:

- **Sending a letter to:** hummm Level 4, No.5 Custom House Plaza, Harbourmaster place, Dublin 1, D01 AH36
- **Sending an e-mail to:** complaintsie@hummm-group.com; or here
- **Calling us on** (01) 960 1601

To assist us in dealing with your complaint fully and as quickly as possible please ensure any communication you send us contains as much detail about your complaint as possible. You should ensure you include.

- your full name, address, and postcode
- your application or contract number
- your phone/email contact details
- full details of what has caused you to make a complaint
- how you would like us to resolve your complaint

On receipt of a complaint, we will:

- Acknowledge the complaint promptly
- Make contact to seek clarification on any points where necessary
- Fully investigate the complaint

When will you hear from us?

We will acknowledge all complaints in writing within 5 working days of their receipt by email.

We will provide a first response to your complaint within 5 business days of acknowledgement of your complaint. At this time if we are still investigating your complaint we will provide you with a contact name of the person dealing with your complaint.

If we have not responded or resolved your complaint we will provide an update within 20 working days from acknowledgement of your complaint.

We will make every effort to finalise our response to your complaint within 40 working days of the receipt of your initial complaint.

If after 40 working days we have not resolved your complaint or provided a final response we will notify you of the expected timeline for a response/resolution of your complaint.

If you are not satisfied with our final response

Our final response letter will tell you that if you remain dissatisfied with our response you have the right to refer your complaint to the Financial Ombudsman Services & Pensions Ombudsman ([FSPO](#)) who will seek to resolve it through mediation or through investigation and adjudication.

Financial Ombudsman Service (FOS)

Complaints to the FSPO can be made online through their Website www.fspo.ie. If you have any queries about making a complaint, they can be contacted by email to info@fspo.ie or by telephone 353 1 567 7000.

Click [here](#) for information on how to make a complaint to the FSPO.

If you appoint someone to act on your behalf

If you ask someone else to act on your behalf you should provide us with written authority to allow us to deal with them. If you employ a professional to represent you, you will need to meet their costs yourself.