



Your guide to our complaints procedure

Humm 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 Financial Conduct Authority (FCA) and The Financial Ombudsman Service (FOS).

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 do this by;

- **Sending a letter to:** Humm Group Limited, c/o A&L Goodbody, 42-46 Fountain Street, Belfast BT1 5EF
- **Sending an e-mail to:** complaintsuk@hummm-group.com; or [here](#)
- **Calling us** on 028 9142 2113

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
- Discuss with you our findings and proposed response

When will you hear from us?

We endeavour to acknowledge all complaints in writing within 5 working days of their receipt, either by letter or email. We are obliged to send you a Final Response within 8 weeks of the receipt of your initial complaint.

If you are not satisfied with our final response

If you are complaining about a loan regulated by the Consumer Credit Act 1974, our final response letter will tell you that you have the right to refer your complaint to the Financial Ombudsman Service. If you wish for the Financial Ombudsman Service to look into your complaint, you must refer it to them within 6 months of the date of our final response to you.

If you are complaining about a loan not regulated by the Consumer Credit Act 1974, do you not have the right to refer your complaint to the Financial Ombudsman Service.

Financial Ombudsman Service (FOS)

The FOS provides a dispute resolution service for eligible complainants. We will inform you of your right to refer your complaint to the FOS at the time that we issue our final response or if we have been unable to resolve the matter after eight weeks from the date of your initial complaint. The FOS contact details are;

Financial Ombudsman Service

Exchange Tower

London

E14 9SR

Tel: 08000 234 567 (Freephone Service)

Tel: 0300 123 9 123 (free for mobile-phone users who pay a monthly charge for calls to numbers starting with 01 or 02)

For further information, you can visit their website at www.financial-ombudsman.org.uk or send an email to complaint.info@financial-ombudsman.org.uk.

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.