

For more information



Speak to a member of staff
on **01481 740405**



Go to guernseyhomeloans.com

Guernsey
Home Loans

How we'll put things right

If we don't deliver the standard of service you expect, or if we make a mistake, we need to know so we can put things right.

one
Savings Bank

For customer service and training purposes, calls with Guernsey Home Loans may be monitored and/or recorded.

Guernsey Home Loans Limited is a company registered in the Island of Guernsey with company number 48244. Registered office: 1st Floor, Tudor House, Le Bordage, St Peter Port, Guernsey, GY1 1DB. Guernsey Home Loans Limited is a wholly owned subsidiary of OneSavings Bank plc.

85/GG/HO/05.20

If you're unhappy with any aspect of our service we would like to know about it. We'll investigate the situation and set about putting it right as quickly as we can.

How to make a complaint

You can telephone, write or send an email (please include your account number if you have one and a daytime contact number) detailing your complaint to:

Guernsey Home Loans

OneSavings Bank
Sunderland
SR43 4AB

T: 01481 740405

E: customercomplaints@guernseyhomeloans.com

What happens next?

We aim to resolve all complaints by the close of three business days after the date the complaint is received. If this isn't possible, we'll let you know that we have received your complaint and are investigating it.

Within four weeks of receiving your complaint we'll explain what caused the problem and what steps we've taken to put it right. If we've been unable to settle the complaint by this time then we'll tell you why and what we're doing to resolve the issue. We'll also tell you when we'll be in touch again.

We'll send you a final response within eight weeks explaining the outcome of your complaint.

If you're still not satisfied, or if eight weeks have passed since you first raised your complaint with us, you have the right to refer your complaint to the Channel Islands Financial Ombudsman (CIFO). We'll send you instructions of how to do so at that point.

We subscribe to the Channel Islands Financial Ombudsman

The Channel Islands Financial Ombudsman (CIFO) provides consumers with a free independent service for resolving disputes with financial organisations.

The CIFO will only investigate a case when the financial institution has had the opportunity to put things right. They allow Guernsey Home Loans up to eight weeks to deal with your complaint. If you're still not satisfied, you must take your complaint to CIFO no later than six months from the date of our final response letter.

Visit the CIFO website ci-fo.org for more information about how to take a complaint to them. Their address is:

Channel Islands Financial Ombudsman (CIFO)

PO Box 114
Jersey
Channel Islands JE4 9QG

T: 01534 748610

E: enquiries@ci-fo.org

W: ci-fo.org
