



HAMBURY **TILMOND** LTD

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Complaints Policy

Version 2.1

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Last Reviewed

07/01/2025

Hambury Tilmond

Complaints Policy - Version 2.1



1. Definitions

1.1 In this Complaints Policy the following expressions have the following meanings:

“Appeal” means your request to escalate a Complaint from Level One (Informal) to Level Two (Formal) if you are not satisfied with the outcome at Level One.

“Appeal Handler” means an employee of Hambury Tilmond Ltd working at Director Level who will handle Level Two Complaints;

“Business Day” means, any day (other than Saturday or Sunday) on which ordinary banks are open for their full range of normal business in the United Kingdom;

“Complaint” means an expression of dissatisfaction about services carried out by Hambury Tilmond Ltd, about our customer service, or about our employees, enforcement agents and subcontractors;

“Complaint Handler” means an employee of Hambury Tilmond Ltd working at Management Level who will handle Level One Complaints;

“Complaints Policy” means this document;

“Complaints Procedure” means the internal complaints handling procedure of Hambury Tilmond Ltd which is followed when handling a Complaint and is available from complaints@hamburytilmond.co.uk for your reference;

“Complaint Reference” means a unique code assigned to your Complaint that will be used to track your Complaint;

“Level One” means the first informal stage in our complaints handling procedure under which your Complaint will be handled by a Complaint Handler; and

“Level Two” means the second formal stage in our complaints handling procedure under which you may appeal the outcome of a Level One Complaint. Your Complaint will be handled by an Appeal Handler.



2. Purpose of this Complaints Policy

2.1 Hambury Tilmond Ltd welcomes and encourages feedback of all kinds from our customers/debtors. If you have a Complaint about our company, our customer service, or about our employees, agents and subcontractors, not only do we want to resolve it to your satisfaction, but we also want to learn from it in order to improve our business and customer experience in the future.

2.2 It is our policy to resolve Complaints quickly and fairly, where possible without recourse to formal investigations or external bodies. In particular, the aims of this Complaints Policy are:

2.2.1 To provide a clear and fair procedure for any person who wishes to make a Complaint about Hambury Tilmond Ltd, our company, our customer service, or about our employees, agents and subcontractors.

2.2.2 To ensure that everyone working for or with Hambury Tilmond Ltd knows how to handle Complaints made by our customers/debtors.

2.2.3 To ensure that all Complaints are taken seriously and handled equally and in a fair, transparent and timely fashion.

2.2.4 To ensure that important information is gathered from Complaints and used in the future to help avoid such a situation arising again.

3. What this Complaints Policy Covers

3.1 This Complaints Policy applies to the provision of services by Hambury Tilmond Ltd, to our customer service and to our employees, agents & subcontractors.

3.2 For the purposes of this Complaints Policy, any reference to Hambury Tilmond Ltd also includes our employees, agents, and subcontractors.

3.3 Complaints may relate to any of our activities and may include (but not be limited to):

3.3.1 The quality of customer service you have received from Hambury Tilmond Ltd;

3.3.2 The behaviour and/or professional conduct of our employees.

3.4 The following are not considered to be Complaints and should therefore be directed to our general email/enquiry line (info@hamburytilmond.co.uk/01702-436032):

3.4.1 General questions about our services.

3.4.2 Matters concerning contractual or other legal disputes.

3.4.3 Formal requests for the disclosure of information, for example, under the Data Protection Act.



4. Making a Complaint

4.1 All Complaints, whether they concern our company, our customer service, or our employee's agents and subcontractors, should be made in one of the following ways:

4.1.1 In writing, addressed to Complaints Manager, Hambury Tilmond Ltd, 90 London Road, Southend on Sea, SS1 1PG.

4.1.2 By email, addressed to Complaints Manager at complaints@hamburytilmond.co.uk.

4.1.3 By phone to a customer service agent.

4.2 When making a Complaint, you are requested to provide the following information in as much detail as is reasonably possible:

4.2.1 Your name, address, telephone number and email address (We will contact you using your preferred contact method as your Complaint is handled).

4.2.2 If you are making a Complaint on behalf of someone else, that person's name and contact details as well as your own, together with signed authority from the complainant that they are happy for us to share their case details with you.

4.2.3 If you are making a Complaint about a particular case, insert your Reference Number.

4.2.4 If you are making a Complaint about a particular employee agent subcontractor of ours, the name and, where appropriate, position of that employee/agent/subcontractor.

4.2.5 Further details of your Complaint including, as appropriate, all times, dates, events, and people involved.

4.2.6 Details of any documents or other evidence you wish to rely on in support of your Complaint.

4.2.7 You may also detail what you would like Hambury Tilmond Ltd to do to resolve your Complaint and to put things right. (Please note that whilst we will make every reasonable effort to accommodate such requests, we are not bound to take any action beyond that which we may be contractually or otherwise legally obliged to take.)

4.3 If you need assistance in making a complaint, there are a number of organisations that offer free support. Contact details for these organisations are listed on page two of our initial *Notice of Enforcement* sent to you, and are also on the Hambury Tilmond website under 'debt advice' - <https://www.hamburytilmond.co.uk/debtor-resources/>



5. How We Handle Your Complaint

5.1 Hambury Tilmond Ltd operates a two-stage internal complaints handling procedure. Following our Complaints Procedure, our aim is to always resolve Complaints to your satisfaction informally at Level One without further recourse to Level Two. However, if you are not satisfied at the end of Level One, you may escalate your Complaint to Level Two.

5.2 Level One (Informal Stage):

5.2.1 Upon receipt of your Complaint, the Complaints Manager identified above in Section 4.1 will ensure the Complaint is logged into our Complaints System and an initial review of your complaint will be conducted.

5.2.2 If your Complaint relates to a specific employee/agent/subcontractor, that person will be informed of your Complaint and given a fair and reasonable opportunity to respond. Any communication between you and the employee agent subcontractor in question should take place only via the Complaint Handler and we respectfully ask that you do not contact the employee agent subcontractor in question directly concerning the Complaint while we are working to resolve it.

5.2.3 If we require any further information or evidence from you, the Complaint Handler will contact you as quickly as is reasonably possible to ask for it. We ask that you use reasonable efforts to supply any such information or evidence quickly in order to avoid delaying the complaints handling process. If you are for any reason unable to provide such information or evidence, we will use all reasonable efforts to proceed without it, however, please be aware that we will not ask for further information or evidence unless we consider it important to the successful resolution of your Complaint.

5.2.4 We aim to resolve Level One Complaints within 5 business days, however in some cases, particularly if your Complaint is of a complex nature, this may not be possible. If this is not possible for any reason you will be informed of the delay, the likely length of the delay and the reasons for it.

5.2.6 At the conclusion of the Level One complaints procedure, regardless of the outcome, we will provide you with details of our investigation, our conclusions from that investigation, and any action taken as a result. At this informal stage our response may be given verbally by phone or by email. You will also be reminded of your right to appeal our decision and escalate the complaint to Level Two in the form of an Appeal.

5.2.7 Where we received a complex complaint the Complaints Manager may elect to fast-track it directly to Level Two stage, but we will confirm this to you.

5.3 Level Two (Formal Stage):

5.3.1 If you are not satisfied with the resolution of your complaint at Level One, you may appeal the decision within 7 business days, and have the complaint escalated to Level Two which are handled at Director level.



5.3.2 Appeals, quoting your original Complaint Reference, should be directed to your original Complaint Handler who will forward the request to an appropriate Appeal Handler. Receipt of Appeals will be acknowledged in writing within 7 days. When we acknowledge receipt of your Appeal, we will also provide details of your Appeal Handler.

5.3.3 If your Complaint relates to a specific employee agent subcontractor, that person will be informed of your Appeal and given a further opportunity to respond. Any communication between you and the employee agent subcontractor in question should take place only via the Appeal Handler and we respectfully ask that you do not contact the employee agent subcontractor in question directly concerning the Complaint while we are working to resolve it.

5.3.4 If we require any further information or evidence from you, the Appeal Handler will contact you as quickly as is reasonably possible to ask for it. We ask that you use reasonable efforts to supply any such information or evidence to us quickly in order to avoid delaying the complaints handling process. If you are for any reason unable to provide such information or evidence, we will use all reasonable efforts to proceed without it, however please be aware that we will not ask for further information or evidence unless we consider it important to the successful resolution of your Complaint.

5.3.5 We aim to resolve Level Two Complaints within 20 business days, however in some cases, particularly if your complaint is of a complex nature, this may not be possible. If this is not possible for any reason you will be informed of the delay, the likely length of the delay and the reasons for it.

5.3.6 At the conclusion of the Level Two procedure, regardless of the outcome, we will provide you with full details of our investigation, our conclusions from that investigation, and any action taken as a result.

5.4 Escalation:

5.4.1 If you are not satisfied with the resolution of your complaint at Level Two, you wish to escalate the matter to an external body.

5.4.2 Hambury Tilmond Limited are accredited to the Enforcement Conduct Board, and you may escalate your complaint to them. They can be contacted via their website - <https://enforcementconductboard.org/making-a-complaint/> or by contacting them directly at - Contact@enforcementconductboard.org

Enforcement Conduct Board
10 Queen Street Place,
London
EC4R 1BE

5.4.3 If your complaint is regarding a Local Authority Debt you may wish to escalate the matter directly via the Local Authority concerned or via the Local Government and Social care Ombudsman

6. Confidentiality and Data Protection



6.1 All Complaints and information relating thereto are treated with the utmost confidence. Such information will only be shared with those employees' agents & subcontractors of Hambury Tilmond Ltd who need to know in order to handle your Complaint.

6.2 We may ask for your permission to use details of your Complaint (with your personal details removed) for internal training and quality improvement purposes. If you have given such permission, you may revoke it at any time by contacting the Complaints Manager, whose details are provided above in Section 4.1.

6.3 All personal information that we may collect (including, but not limited to, your name and address) will be collected, used and held in accordance with the provisions of the Data Protection Act 2018 and GDPR.

7. Questions and Further Information

If you have any questions or require further information about any aspect of this Complaints Policy or about our Complaints Procedure, please contact the Complaints Manager by email at complaints@hamburytilmond.co.uk.

8. Policy Responsibility and Review

8.1 Overall responsibility for this Complaints Policy within Hambury Tilmond Ltd

and the implementation thereof lies with the company's directors.

8.2 This Complaints Policy is regularly reviewed and updated as required.

8.3 The current version of Complaints Policy (2.1) was adopted on 7th January 2025.