



**HEDRON
NETWORK**

Customer Complaints Procedure

Your complaint is important to us. We strive to provide our clients with excellent customer services and welcome their views. We are committed to dealing with all complaints efficiently, effectively and fairly.

Making a complaint

A complaint can be made in writing, by telephone or in person to:

Hedron Network, 7th Floor, Corn Exchange, 55 Mark Lane, London EC3R 7NE

Telephone: 0345 600 8466

Email: info@hedronnetwork.co.uk

How we will handle your complaint

We will aim to resolve your complaint on the spot or if this is not possible within three business days of receipt. If you are satisfied with our response, we will send you a confirmation.

If we cannot resolve your complaint straightaway, within five business days of receiving it we will send you an acknowledgement and where possible fully resolve your complaint.

An employee, who was not involved in the subject matter of the complaint, will investigate your complaint. We will provide their details, giving their name and job title.

We will always aim to resolve your complaint as soon as possible. When we have investigated your complaint, we will send you a written response.

If we cannot resolve your complaint within 4 weeks, we will contact you with the reason why. If we can't resolve your complaint within 8 weeks, we will send you:

- a resolution; or
- a response which:
 - explains that we are still not in a position to make a response;
 - provides reasons for the further delay and tells you when we are likely to provide a response; and if appropriate,
 - provides details of referral rights to the Financial Ombudsman Service if you are dissatisfied with the delay.

If you are unhappy with our resolution to your complaint

You may be eligible to refer your complaint to the Financial Ombudsman Service (FOS) and/or Lloyd's of London.



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Financial Ombudsman Service

You may be eligible to refer a complaint to the Ombudsman if:

- you are a private policyholder or
- a natural person acting for purposes which are outside his trade, business, craft or profession or
- a micro enterprise (an enterprise that employs fewer than ten people and whose annual turnover and/or annual balance sheet total does not exceed €2 million) or
- a charity which has an annual income of less than £6.5 million at the time the complainant refers the complaint;
- a trustee of a trust which has a net asset value of less than £5 million at the time the complainant refers the complaint;
- (In relation to consumer buy-to-let business) a buy-to-let consumer;
- a small business at the time the complainant refers the complaint; or
- a guarantor.

Where we consider you will be eligible, we will include a copy of the Ombudsman's leaflet in all final resolution and eight week response letters.

Further information can be found on the Ombudsman's website and within their leaflet '*Want to take your complaint further?*'

The address of the Ombudsman is:

The Financial Ombudsman Service (FOS), Exchange Tower, London E14 9SR

Tel: 0800 023 4 567

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

Website: Financial Ombudsman Service

Lloyd's of London Policyholders

If you are a Lloyd's of London policyholder, you may if you wish, refer your complaint to Lloyd's. Lloyd's will investigate the matter and provide a final response. Lloyd's contact details are as follows:

Lloyds of London, Complaints, One Lime Street, London EC3M 7HA

Email: complaints@lloyds.com

Telephone: 020 7327 5693

Fax: 020 7327 5225

Website: [Make a complaint](#)

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