

# Listening to you

## Our complaints procedure

January 2026



## Our complaints procedure

At Hampshire Trust Bank we are committed to providing the highest standard of customer service to you and all our customers. Occasionally we may not live up to these standards and if this happens we want to hear from you.

### If you have a complaint

Letting us know you're unhappy with the service you receive is the best way of ensuring that we have an opportunity of putting matters right for you and improving our service in the future for you and all our customers.

In the first instance you should raise your concern with the person or department you have been dealing with and they will endeavour to try and resolve your problem straight away. If you aren't satisfied with the action they take you can make a formal complaint by contacting:

Complaints team  
Hampshire Trust Bank,  
80 Fenchurch Street,  
London  
EC3M 4BY

**T:** Call your team directly at [htb.co.uk/about-us/contact](http://htb.co.uk/about-us/contact)

**E:** [complaints@htb.co.uk](mailto:complaints@htb.co.uk)

To help us investigate and resolve your complaint as quickly as possible it would be helpful if you could provide the following information:

- Your name and address
- Your account or loan number
- Contact details, including your mobile, email and/or landline
- A clear description of your complaint
- Details of how you would like your complaint resolved

## What we will do to resolve your complaint

We will do our best to resolve your complaint as quickly as we can.

Where we cannot resolve your complaint quickly (within the first 3 business days of receiving it), we will promptly send you a written acknowledgment.

Sometimes these things can take longer. In these cases, we will send an update of our progress within 4 weeks of us receiving your complaint and we will send our final response, at the very latest, within 8 weeks of when we received your complaint.

If your complaint relates to payment services, we aim to provide our final response within 15 business days from the date we receive it. This timeframe may extend to 35 business days if circumstances beyond our control cause a delay. Should this happen, we'll keep you informed.

## If you are still unhappy

If you are still unhappy with our response to your complaint, you may be able to refer it to the Financial Ombudsman Service (FOS). The FOS was set up by the Government to support unresolved disputes between Financial Service Firms and their customers. The service they provide is completely impartial and aims to provide fair and reasonable resolutions.

The FOS can be contacted at:

The Financial Ombudsman Service  
Exchange Tower,  
London  
E14 9SR

**T:** 0800 023 4567

**E:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

**W:** [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)



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