



## CUSTOMER SERVICE POLICY

- 1 The below sets out the proposed customer service procedure for both raising a snag and making a complaint.

- 2 **Snags**

- 2.1 Banks Homes Limited (BHL) are responsible for dealing with “snags” for a period of two years post completion. A “snag” is defined as a minor imperfection or fault in the new home which does not meet the expected quality or finish as set out in the contract of sale. A snag is usually something which is damaged, broken, not fitted properly or looks unfinished.
- 2.2 To report a Snag the customer should contact the customer service team.
- 2.3 BHL Customer Relations Manager would use all reasonable endeavours to acknowledge the report of snag formally, in writing within five working days.
- 2.4 In most situations BHL should be able to settle an after-sales issue or problem within 30 days unless there is a significant reason for a delay. If there is a delay, BHL will formally explain in writing to the customer the reasons for this and will give updates at least once a month until the matter is settled.
- 2.5 If the customer is not satisfied with the after-sales service, they can make a formal complaint under the BHLs complaints procedure.
- 2.6 To avoid doubt, emergency issues are not snags and if the customer is not satisfied with how these are dealt with, they can make a formal complaint from the date of completion.

- 3 **Complaints Procedure**

- 3.1 If the customer is unsatisfied with the process detailed above or has a general complaint they should contact customer service team.
- 3.2 The BHL customer service team will deal with the complaint using a 5-stage process as detailed below.
  - a) **Written acknowledgement:** no later than five days from the first business day after receiving the complaint (the complaint start date), BHL will send the customer a written acknowledgement of the complaint.

- b) **Path to resolution letter:** no later than 10 days from the complaint start date, BHL will send the customer a written 'path to resolution' which outlines how we will investigate the complaint. This will include telling the customer whether they can refer the complaint to a dispute resolution service that is offered by their warranty provider, if they are not satisfied with the outcome of the complaint's procedure.
- c) **Complaint assessment and response letter:** no later than 30 days from the complaint start date, BHL will send the customer a complaint assessment and response letter. The complaint assessment and response letter must include the following information.
- Details of and a separate report on each complaint.
  - If a complaint has been settled, what action has been taken to do this.
  - If a complaint has not been settled and BHL needs more time to investigate the matter, an estimate of how long they will need to reach a decision and a brief explanation as to what further steps are needed and why.
  - If a complaint has not been settled but BHL accepts that they need to conduct correction work, details of what that work will be and an estimate of when it will be completed.
  - If further investigation or correction work is needed, BHL will give the customer an update (which must be within 28 day)
  - If BHL does not accept a complaint, a clear explanation of the reasons for the decision.
  - Information about any dispute resolution service, offered by the warranty provider, that the customer can refer the complaint to.
  - How the customer can refer the complaint to the New Homes Ombudsman Service.
- d) **Eight-week (56-day) letter:** if the complaint is not closed, and no later than 56 calendar days from the complaint start date, BHL will send the customer an eight-week letter. The eight-week letter will include the following information.
- A clear summary of what action has been taken to date.
  - Clear details of what is still outstanding, a reason and the actions to be taken.
  - An idea of when the complaint will be settled.
  - How often BHL will give the customer updates (which must be at least every 28 days).

- e) **Closure letter:** BHL may send a closure letter to the customer at any stage after the complaint start date. The closure letter must include the following.
- A list of the items agreed in the complaint assessment and response letter and confirmation that each item has been resolved.
  - Information about how to refer matters to the New Homes Ombudsman Service if the customer is not satisfied.

To avoid doubt, BHL may choose to combine a number of complaints into a single complaint, but the timetable will apply from the date they received the first complaint.

#### 4 Referrals to the New Homes Ombudsman Service

- 4.1 If any defects or snags are not dealt with in line with the complaint's procedure, the customer can refer a dispute to the New Homes Ombudsman Service.
- 4.2 In line with established best practice, a complaint that arose within the first two years after the date of completion can be referred to the New Homes Ombudsman Service after 56 days of the complaint start date, whether or not the date the customer refers the complaint to the New Homes Ombudsman Service is within the first two years after completion.
- 4.3 BHL will co-operate with any request from the New Homes Ombudsman Service to provide all relevant information about a complaint a customer has asked them to review.