Hoburne Holiday Home Ownership COMPLAINTS PROCEDURE

We want to know when something has gone wrong so we can put it right. This procedure explains how to complain, what we will do and how long it will take. It also explains where you can go if you are unhappy with our answer. Making a complaint to us is free.

1. What is a complaint?

A complaint is when you tell us you are unhappy with something we have done or failed to do. It can be spoken or written, and it counts whether or not you think it is justified. You do not need to use the word "complaint". You can complain yourself, or someone can complain on your behalf.

2. Which process applies to your complaint?

We handle complaints in two ways, depending on what the complaint is about.

Part A: Non-Regulated Complaints This covers complaints about holiday home sales, pitch fees and licence agreements, park facilities, holidays, golf and leisure. Complaints in this category follow Part A. If you are not satisfied, you can take them to the National Caravan Council (NCC).

Part B: Finance and insurance complaints Our parks are authorised and regulated by the Financial Conduct Authority for introducing you to lenders to help finance a holiday home purchase or to finance your annual pitch fees & memberships, and insurers who can assist in arranging insurance for your holiday home. Complaints about these services follow Part B. If you are not satisfied, you can take them to the Financial Ombudsman Service. The FRN numbers for all parks are listed in the park Information section at the end of this document.

Not sure which applies? Just tell us about your complaint. We will decide and explain which process applies in our acknowledgement. If your complaint covers both areas, we will handle the whole complaint under the Part B timescales. We will tell you which parts you can take to the Financial Ombudsman Service.

3. How to make a complaint

You can complain in whatever way suits you:

- By phone, email or letter to your park (see the Park Information section)
- In person at your park reception
- By email to **customercare@hoburne.com**
- By letter to: Customer Complaints, Hoburne Group Ltd, 10 Hoburne Lane, Christchurch, Dorset, BH23 4HP

It helps if you can tell us:

1. Your name and contact details
2. Your park, and your holiday home or booking reference
3. What went wrong and when
4. What you would like us to do to put it right.

If you need support to make a complaint, or would like information in another format, just let us know. We will also deal, at your request, with anyone acting formally on your behalf, such as Trading Standards, Citizens Advice or a family member you have authorised.

4. Part A: Non-Regulated Complaints

Step 1: We acknowledge your complaint. We will acknowledge your complaint, in writing or by phone, within 3 business days of receiving it.

Step 2: Initial response or final decision. We will send you an initial response or a final decision in writing as soon as possible, and within 14 days of receiving your complaint at the latest.

Step 3: Final decision. If you tell us our initial response does not resolve your complaint, we will send you a final decision in writing as soon as possible, and within a further 28 days at the latest.

If we need more time. For example, more time may be needed because another party is involved. In that case, we will write to explain why and give you an estimated date for our response.

Step 4: Independent help from the NCC. Our final decision will include details of the NCC Informal Dispute Resolution Service and the NCC Independent Case Examiner (the Examiner). You can refer your complaint to the NCC Informal Dispute Resolution Service if:

- you are not satisfied with our final decision; or
- we do not respond within the timescales above.

If that does not resolve your complaint, or the service cannot handle it, your complaint may be escalated to the Examiner. The Examiner will only consider complaints that the NCC Informal Dispute Resolution Service has considered first. We will co-operate fully with the Examiner and comply with the Examiner's final decision, which is binding on both of us. The NCC may charge an administration fee to use the Examiner service. This fee is refundable only if the Examiner finds in your favour, at the Examiner's discretion. There are no other charges. NCC contact: **Thencc.org.uk**, **NCCIDRS@thencc.org.uk**. The NCC is the UK trade body for the tourer, motorhome, holiday home and park home industries.

5. Part B: Finance and insurance complaints

Step 1: We acknowledge your complaint. Within 3 business days, we will write to you to confirm we have received your complaint and are dealing with it. We will tell you who is handling it and when to expect our response and send you a copy of this procedure.

If we resolve it quickly. If we resolve your complaint to your satisfaction by the end of the third business day after we receive it, we will write to confirm this. That letter will also explain that, if you later become unhappy, you may be able to refer your complaint to the Financial Ombudsman Service.

Step 2: We investigate. We will look at your complaint fairly and thoroughly and keep you updated on our progress.

Step 3: Our final response, within 8 weeks. By the end of 8 weeks after we receive your complaint, we will send you a written final response. It will either:

- accept your complaint and, where appropriate, offer to put things right; or
- offer to put things right without accepting the complaint; or
- reject the complaint and explain why.

Our final response will include the Financial Ombudsman Service's explanatory leaflet and website address. It will also explain your right to refer your complaint to the Ombudsman and the time limit for doing so.

If we need more time. If we cannot give a final response within 8 weeks, we will write to you before the 8 weeks are up. We will explain why we need more time and when we expect to respond. You will not have to wait. You can refer your complaint to the Financial Ombudsman Service straight away.

Step 4: The Financial Ombudsman Service. The Financial Ombudsman Service is a free, independent service for settling disputes between consumers and financial businesses. You can contact it:

- once you receive our final response; or
- if 8 weeks have passed since we received your complaint and you have not received a final response.

Time limits. You must normally refer your complaint to the Ombudsman within 6 months of the date of our final response. The Ombudsman may also be unable to consider your complaint if it is made more than 6 years after the event you are complaining about. If later, the limit is 3 years from when you knew, or should reasonably have known, that you had cause to complain. Our final response will tell you whether we agree to the Ombudsman considering your complaint outside these limits.

Who can use the Ombudsman. The Ombudsman can help:

- individuals
- micro-enterprises and small businesses
- charities with an annual income under £6.5 million
- trustees of trusts with a net asset value under £5 million
- guarantors.

The Ombudsman decides whether you are eligible.

Contact the Financial Ombudsman Service:

- Phone: 0800 023 4567 or 0300 123 9 123 (Monday to Friday, 8am to 5pm)
- Email: **complaint.info@financial-ombudsman.org.uk**
- Post: Financial Ombudsman Service, Exchange Tower, London E14 9SR
- Website: **financial-ombudsman.org.uk**

The NCC dispute resolution services described in Part A do not apply to Part B complaints. The Financial Ombudsman Service is the independent route for these complaints.

6. Your rights at every stage

Stage	Your rights
Making a complaint	Complain free of charge, by any reasonable means, yourself or through a representative
While we investigate	Be kept informed of progress, by letter or email, whichever you prefer
Our response	Receive a clear written explanation of our decision and any offer to put things right
If you are still unhappy	Part A: refer to the NCC services Part B: refer to the Financial Ombudsman Service, free of charge.
At any time	Ask for a copy of this procedure, free of charge

7. Your personal information

We use the information you give us to investigate and respond to your complaint, as explained in our Privacy Notice available to view on our website **hoburne.com/privacy-policy**

The following companies in the Hoburne Group are authorised and regulated by the Financial Conduct Authority: Bashley Park Ltd (FRN: 689227), Blue Anchor (Hoburne) Ltd (FRN: 689219), Cotswold (Hoburne) Ltd (FRN: 691890), Grange Court (Hoburne) Ltd (FRN: 689224), Naish Estate(Hoburne) Ltd (FRN: 689233), Hoburne Park Limited (FRN: Application Pending) all are registered at 10 Hoburne Lane, Christchurch, Dorset BH23 4HP.

Hoburne park contacts

Park Entity		FRN	Telephone	Email
Bashley by Hoburne	Bashley Park Limited Sway Road, New Milton, Hampshire, BH25 5QR	689227	01425 612340	bashley@hoburne.com
Blue Anchor by Hoburne	Blue Anchor (Hoburne)Limited Blue Anchor Bay, Nr Minehead, Somerset, TA24 6JT	689219	01643 821360	Blue-anchor@hoburne.com
Cotswold by Hoburne	Cotswold Hoburne Limited Broadway Lane, South Cerney, Gloucestershire, GL7 5UQ	691890	01285 860216	Hoburne-cotswold@hoburne.com
Devon Bay by Hoburne	Grange Court (Hoburne) Limited Grange Court, Grange Road, Goodrington, Devon, TQ4 7JP	689224	01803 558010	dvreception@hoburne.com
Hoburne Park	Hoburne Park Limited Hoburne Lane, Christchurch, Dorset, BH23 4HU	TBC	01425 273379	hoburnepark@hoburne.com
Naish by Hoburne	Naish Estate (Hoburne) Limited Christchurch Road, New Milton, Hampshire, BH25 7RE	639325	01425 273586	naish@hoburne.com

ncc holiday park member
www.thencc.org.uk