



Maoiniú Teaghais–Tógála Éireann
Home Building Finance Ireland

Customer Service Action Plan 2020-2023

HBFI is committed to delivering the highest quality of service by providing a professional, efficient and courteous service to all its customers.

HBFI's mission is to help increase the supply of new homes in the State through the provision of finance to commercially viable residential property developments.

The Customer Service Action Plan expands upon the commitments and standards set out in our Customer Charter and outlines the nature and quality of service customers can expect to receive.

Access and Equality

HBFI is committed to:

1. Treating all customers equally and in accordance with relevant legislation.
2. Ensuring that there is no discrimination on grounds of gender, civil status, family status, sexual orientation, religious belief, age, disability, race or membership of the Traveller community.
3. Creating staff awareness of the importance of equality and diversity in their interactions with customers through information sessions and training.

Information & Privacy

HBFI is committed to:

4. Providing stakeholders and customers with information that is comprehensive, clear, accurate and accessible.
5. Respecting our customers' privacy and adhering to our data protection statement (insert link).
6. Ensuring that all product marketing material clearly outlines our product offering and indicative criteria applicable.
7. Making every effort to ensure that information is provided in a clear format.
8. Processing all customer information in accordance with the Data Protection Acts, through the promotion of a culture of awareness and compliance.

Timeliness and Courtesy

HBFI is committed to:

9. Treating all customers with dignity and respect and ensuring that all enquiries are dealt with promptly and efficiently.
10. Delivering quality service in a courteous and efficient manner and creating a culture of mutual respect between HBFI and any stakeholder.
11. Ensuring sufficient direct engagement with a HBFI point of contact to ensure a streamlined approach for applicants throughout the application process and ongoing thereafter.
12. Providing clear and sufficiently detailed information relating to decisions on loan applications.
13. Responding promptly to all requests.

Physical Access

HBFI is committed to:

14. Ensuring that suitable access and facilities are in place in HBFI offices for customers including those with specific or additional access needs.
15. Providing appropriate office meeting space to ensure customer privacy and to comply with occupational and safety standards and facilitate access for people with disabilities or specific needs.
16. Adhering to Health and Safety legislation.

Consultation and Feedback

HBFI is committed to:

17. Engaging proactively with key stakeholders, representative groups and other interested parties and considering their market knowledge regarding the development and delivery of our products.
18. Providing a structured approach to meaningful consultation with customers in relation to the delivery and review of HBFI products.
19. Welcoming customer feedback. Full contact details are available on the HBFI website (www.hbfi.ie).

Complaints

HBFI is committed to:

20. Providing an independent review process where a complaint may arise. In the event that a member of the public is not happy with any part of our customer service, that person may make a complaint to HBFI and can do so by: writing to HBFI, Customer Services, Treasury Dock, North Wall Quay, Dublin 1 D01A9T8 or by emailing details to a specific complaints e-mail address complaints@HBFI.ie.
21. Ensuring all complaints are treated promptly, fairly, impartially and in confidence.

Ensuring all complaints are acknowledged within 5 working days of receipt, with updates on complaints to be provided at intervals of no longer than 20 days and, where possible, to attempt to resolve all complaints within 40 working days.

Appeals

HBFI is committed to:

Maintaining a formal, accessible and transparent appeals process to ensure that unsuccessful applicants have an opportunity for the process undertaken in arriving at the credit decision relevant to their application to be reviewed.

Appeals can be made by completing the appeal form available on the HBFI website <https://www.hbfi.ie/governance/appeals-procedure> and emailing it to appeals@hbfi.ie.