

Customer Service Action Plan – 2026-2029

HBFI is committed to delivering the highest quality of service to all of our customers and prospective customers.

Our goal is to support house builders and developers to increase the supply of new homes in Ireland by providing 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 and prospective customers can expect to receive.

Access and Equality

We are committed to:

1. Treating all potential 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 equality and diversity through information sessions.

Information & Privacy

We are 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 (<https://www.hbfi.ie/data-protection-notice>).
6. Ensuring that all product marketing material clearly outlines our product offering, indicative lending criteria and the choice available to customers. Making every effort to ensure that information is provided in a format that meets a person's personal requirements and making appropriate accommodation for those with additional needs.
7. Processing all customer information in accordance with the Data Protection Acts.

Timeliness and Courtesy

We are committed to:

8. Treating all customers with dignity and respect.
9. Being responsive to both customers and prospective customers we aim to always return your call within 24 hours.
10. Providing a dedicated point of contact for customers and prospective customers so they know who to talk to if they have an issue.
11. Providing clear and sufficiently detailed information relating to decisions on loan applications.
12. Responding promptly to all requests.

Physical Access

We are committed to:

13. Ensuring that suitable access and facilities are in place in HBFI offices for customers and staff, including those with specific or additional access needs.
14. 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.
15. Adhering to Health and Safety legislation.

Consultation and Feedback

We are committed to:

16. Engaging proactively with key stakeholders, industry groups and others and reflecting their feedback in our approach.
17. Welcoming customer feedback and using that to adjust our approach where possible. Full contact details are available on the HBFI website (www.hbfi.ie).

Complaints

We are committed to:

18. Providing an independent review process. The public may write 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.
19. Ensuring all complaints are treated promptly, fairly, impartially and in confidence.
20. 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

We are 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 to be reviewed.

- Appeals can be made completing the appeal form available on the HBFI website www.hbfi.ie and emailing it to appeals@hbfi.ie.