



Bula & Welcome to HFC Bank.

I am **Laisani Uluilakeba**, your HFC Bank Customer Advocate, here to ensure that you are served respectfully & efficiently.

At HFC Bank, we value and welcome your feedback.

Whether it's a compliment, suggestion or complaint we are here for you. Our Customer Advocate will listen and provide an impartial review of your complaint and will revert to you as soon as possible.

You can provide your feedback to a HFC Bank Customer Service Representative or you can directly contact our Customer Advocate.

How to give Feedback

1. Talk to our Customer Advocate: Mrs Laisani Uluilakeba
2. Call direct on mobile number: + 679 9985979
3. Email customeradvocate@hfc.com.fj
4. Use Online Feedback Form
5. Write to us at PO Box 161, Suva
6. Visit your nearest HFC Bank Branch

Complaint Resolution Process

We follow a 3 stage process for resolving your complaint:

- Stage 1:** The Bank Officer receiving your feedback will investigate your concern/s and respond within 24 hours. However, for more complex concern/s, more time may be required - in such case, the Customer Advocate will investigate and respond within 3 working days.
- Stage 2:** If unresolved, your concern/s will be escalated to a Senior Manager in consultation with the Customer Advocate who will investigate further and respond within the next 24 hours.
- Stage 3:** If still unresolved, your concern/s will then be escalated to the Customer Advocate or the relevant Business Unit Head who will investigate further and respond to you with a solution.

It is always our intent to resolve your complaint at Stage 1 or Stage 2 unless it is very complex or where a 3rd party may be involved.

At each stage your concerns are reviewed however if you remain unsatisfied with the outcome then you can contact our Chief Executive Officer on **Email: ramr@hfc.com.fj OR Call: +679 3316102**

If you are still unsatisfied with the outcome then you may send an email to the Chief Manager, Financial Systems Development & Compliance Group, Reserve Bank of Fiji on **Complaints@rbf.gov.fj**