Hewlett-Packard International Bank (HPIB) Appeals Procedure for Small Medium Enterprises Ireland

Hewlett-Packard International Bank (hereafter ‘HPIB’ or ‘we’ or ‘us’) is regulated by the Central Bank of Ireland. If a customer is dissatisfied with the outcome of a credit application, the customer has 20 days following the decision to appeal the decision.

Appeals Procedure
1. Please let us know the nature of the appeal.
2. Provide any supporting information such as company name or credit application number if available.
3. Include your contact details – name, email, telephone number.
   We will respond to you as quickly as possible.

Email: FinancialServicesResolution@hpe.com

Postal address
EMEA Customer Experience Manager
Hewlett-Packard International Bank
Liffey Park Technology Campus
Barnhall, Leixlip
Co. Kildare
W23 Y972
Ireland

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Overview HPIB Appeals Procedure

1. Procedure

We are fully committed to providing financing solutions and service offerings in a fair and professional manner to our customers, partners and business representatives.

Our appeals procedure covers appeals relating to credit decisions made by HPIB for Small and Medium Enterprises in Ireland.

HPIB has in place an internal Appeals process for Small and Medium Enterprises. This procedure provides that HPIB will consider and adjudicate on an appeal and provide you with a written response within 15 business days of receiving the appeal.

Borrowers can appeal to HPIB if

- You feel you have been unfairly refused a written request for a loan;
- You believe you have been unfairly offered a smaller loan than requested Existing credit facilities have been reduced or removed;
- HPIB has attached terms and conditions to the loan such that the loan cannot be accepted;
- You are in financial difficulty and you believe you have not been offered an alternative repayment arrangement;
- You are not willing to enter into the alternative repayment arrangement offered by HPIB;
- HPIB has classified you as non-cooperating

We aim to solve your appeal within 15 business days.

In the unlikely event that we do not resolve your query within 15 days the following timeframes will apply.

You are allowed up to 20 Business Days to submit an appeal on an alternative repayment arrangement decision.
## TIMEFRAME

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<thead>
<tr>
<th>Timeframe</th>
<th>Our Responsibilities</th>
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<tbody>
<tr>
<td>Up to 5 days of receipt</td>
<td>1. Acknowledge receipt of appeal received.</td>
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<td>2. Transfer the case to the appeals panel, which will comprise of 2 individuals who were not involved in the case previously and who have sufficient knowledge and experience to conduct the appeal.</td>
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<td>5 to &lt;15 days</td>
<td>3. The appeal panel will review the decision using the information available.</td>
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<td>4. If the appeal panel are unable to make a decision within 15 days, they will advise the customer and will request additional information required to make the decision.</td>
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<tr>
<td></td>
<td>5. We will inform the customer of the expected timeframe to complete the review.</td>
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<tr>
<td>&lt;30 days</td>
<td>6. On receipt of the additional information required, the appeals panel will aim to complete the review within 30 days.</td>
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<tr>
<td>Within 5 days of completion of the review</td>
<td>7. Will provide an outcome of the review to the customer in writing and will advise the customer of any changes to the original credit decision.</td>
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## 2. Policy

You will be allowed 20 Business Days to submit an appeal on an alternative repayment arrangement decision.

If you have exhausted the internal appeals process with HPIB, you may be eligible to avail of the appeals process provided by the Credit Review Office. The Credit Review Office has been established to provide an independent, impartial credit appeals process for small and medium sized businesses, including sole traders and farmers who have had credit facilities refused, reduced or withdrawn by a bank.

Further information about the role of the Credit Review Office and the eligibility criteria for review can be found on their website at [www.creditreview.ie](http://www.creditreview.ie).

## 3. Recourse to Financial Services and Pensions Ombudsman (FSPO)

The FSPO is an independent adjudicator whose services are available free of charge to customers who have unresolved complaints with their service provider. The FSPO will only become involved after the matter has been processed through the Bank’s internal complaint procedures so it is important that you firstly give us the opportunity to resolve your problem.

The FSPO may be contacted at the following address:

Financial Services and Pensions Ombudsman  
Lincoln House, Lincoln Place, Dublin ,D02 VH29  
Phone:+353 1 567 7000; Email: info@fspo.ie  
[https://www.fspo.ie/make-a-complaint/](https://www.fspo.ie/make-a-complaint/)