



## Compare and contrast

I honestly try not to be a grumpy old man but sometimes I succumb. Two things happened this month which pointed out what great and awful service looks and feels like. I'll keep the names anonymous but I've bent the ear of many friends with the saints and sinners involved.

The first involved a part replacement to a product which was sold to me four months previously on the basis of responsive support. In fact, I got delayed support and was charged a premium price for it. I was told by the retailer that my product was "rare" and so couldn't be supported (this hadn't been mentioned at the time of purchase of course). My subsequent complaints were met with letters full of "your satisfaction is important to us" phrases, but no resolution.

The second was where a product, possibly due to my own usage, developed a fault outside of the warranty period. This seller however welcomed me back and immediately relaxed the 12 month limitation and cheerfully sorted the matter at no charge.

If I tell you the first product was a car with a "flat" (run flat) tyre and no spare and the second was a £30 "digibox" you can see this had nothing to do with how much the product cost. However, maybe the fact that the second retailer was a local independent had everything to do with his great service.

Clearly here at the Building Society we are not perfect; but we do care. Statistics recently published by the Financial Ombudsman Service ("FOS") ([www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)) show that in 2010/11 Societies in total generated 2% of all FOS complaints whilst banks' share was 65%. What's more the uphold rate in favour of bank complainants was 52%, whilst for those complaining about Societies it was 22%. It would appear that, size for size, Societies generate fewer dissatisfied customers and are much less likely to dispute those customers' complaints.

I could perhaps have saved £5 on my digibox but it would have proved a false economy. I will go back to that retailer for bigger purchases. Meanwhile, my next car could well be a different make.

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