

SUMMARY INTERNAL COMPLAINT HANDLING PROCEDURE

The company is committed to providing a quality service to all its customers. Occasionally, customers or their representatives may have cause to express dissatisfaction about the company's service. In such cases the company will deal with the grievances fairly, promptly and consistently whilst meeting our regulatory responsibilities.

We will deal with all complaints received either by telephone, letter, and email or in person. We acknowledge that our customer's reaction to the level of service they receive is one of many ways the company can gauge its success.

Each month, senior operational managers review the complaints received from the previous month to ensure that our business practices remain fair and consistent with industry standards.

MAKING A COMPLAINT

Everyone who works within our business is made aware of the many ways a complaint may be raised against the company and how they can help the complainant resolve any grievance. By empowering our people we can minimise the frustration felt by the complainant. This is particularly effective when dealing with verbal grievances.

All written grievances received are reviewed by our Complaints & Dispute Resolution Team who then decides the appropriate action to be taken.

COMPLAINT HANDLING

- All complaints are logged and given a reference number specific to the complaint
- Each complaint is assigned to a member of our Complaints & Dispute Resolution Team whose responsibility it is to investigate all aspects of the complaint
- In the instance where the Complaints Officer dealing with the complaint makes the decision not to take further action then the complainant will be advised by letter
- It may also be necessary for a senior member of the management team to make a further review of the complaint
- All complaints not responded to within the next working day will be acknowledged in writing enclosing a copy of our Summary Internal Complaint Handling Procedure

COMPLAINT INVESTIGATION

An investigation into a complaint may include some or all of the following:

- Review of our internal software
- Generation of call-log software reports
- Face to face Interview with all Officers named or who have worked on the account prior to the complaint being raised
- Face to face interview with Team Leaders of Officers named or who have worked on the account prior to the complaint being raised
- Telephone interview with the person or agent raising the complaint

FINAL RESPONSE TO COMPLAINANT

We will either accept and uphold the complaint made and offer the appropriate redress or reject the allegation(s) made. Our Final Response letter will inform the complainant of our decision and offer an explanation as to how the decision was made.

APPEALING A FINAL RESPONSE

If the Complainant is not happy with the decision contained within our Final Response they will be given details of the options available to them. Details for contacting the Financial Ombudsman Service will be provided together with details of our trade associations.

HOLDING COMPLAINTS

If we are not able to send a Final Response within 28 days (Week Four) of receipt of the complaint we will send out a Holding Letter informing that we will seek to conclude our investigations within the next 28 days (Week Eight) and issue a Final Response.

If we are not able to provide a Final Response at week 8 we will write explaining why we have been unable to respond within the given timeframe and reassure that we are committed to offering a resolution.

Each complainant has the right at Week Eight to refer their case to the Financial Ombudsman for consideration.

Consumer Credit Trade Association

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Credit Services Association

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Financial Ombudsman Service

Exchange Tower
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