

Complaints Procedure

Complaints Manager contact details

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Our Procedures

Any complaint verbal or written will be referred to our *complaints manager* at the earliest opportunity or to a member of the senior management if the *complaints manager* is unavailable.

We will also

- acknowledge the complaint in writing promptly
- give details in our acknowledgement letter of the Financial Ombudsman Service
- make contact to seek clarification on any points where necessary
- fully investigate the complaint
- keep you informed of our progress
- discuss with you our findings and proposed response

You will receive contact from us advising on progress if we cannot respond immediately. We will let you have our final response as soon as possible and not later than eight weeks.

We will be the first contact if you have any complaints. However, you can also refer your complaints to the Financial Ombudsman Service if:

- you have already received our final response. The complaint must be referred to the Financial Ombudsman Service no later than 6 months after the date on which we sent you the final response; or
- eight weeks have lapsed since we received your complaint. However, the complaint will not be considered by the Financial Ombudsman Service if it is referred more than 6 years after the event complained of or more than 3 years from the date on which you became aware that you had cause for complaint.

Adviser or Provider

Clients often express dissatisfaction to their adviser about the product provider. We will need to establish whether or not your complaint relates to the advice given, the adviser service or the service or performance of the product provider. If unclear, this must not delay investigation and we will proceed with our own investigation. The *complaints manager* will review this matter and take the complaint to the provider if appropriate in consultation with you.

Investigation

The complaints manager will establish the nature and scope of your complaint having due regards to the Financial Conduct Authority's direction:

- Deal with complaints promptly and fairly
- Give complainants clear replies and, where appropriate, fair redress

Eligible Complainants

Complaints Procedure

It is the firm's policy to treat all complainants the same, however, *eligible complainants* are legally defined and have additional rights in law that we must acknowledge and adhere to.

Eligible complainants are those who have a potential claim against a firm based whereby it believes he/she has suffered a financial loss due to poor advice or service that are:

- Private Individuals
- Companies within the EU definition of a microenterprise
- Charities with an income of under £1,000,000
- Trustees of a trust with assets of under £1,000,000
- Professional clients and eligible counterparties where the person is an individual acting for purposes outside his trade, business, craft or profession

The Financial Conduct Authority complaints rules apply to complaints:

- made by, or on behalf of an *eligible complainant*;
- relating to regulated activity;
- involving an allegation that the complainant has suffered, or may suffer, financial loss, material distress or material inconvenience;
- not resolved by close of business on the day following receipt;
- referred directly to the Ombudsman Service where the complainant and the firm have both consented to the FOS investigation

Final response

This will set out clearly the firm's decision and the reasons for it. If any compensation is offered a clear method of calculation will be shown.

We must include details of the Financial Ombudsman Service in the final response if dealing with an *eligible complainant* and a regulated activity, we will:

- explain that the complainant must refer the matter to the ombudsman within six months of the date of the final response letter or the right to use this service is lost

Analysis

A root cause analysis will be undertaken by the firm in the case of any complaint and this will be recorded with the appropriate action having been taken.

Closing a complaint

Where the firm has sent a final response; or where you have indicated in writing acceptance of the firm's earlier response to confirm that you are satisfied with the findings of the investigations and any resolution

We will consider the complaint closed once we have issued to you our final response letter

BVRLA Conciliation Service

Complaints Procedure

We are members of the BVRLA, our membership number is 1463. Any unresolved disputes may be referred to the BVRLA.

The BVRLA will aim to resolve the matter using the information presented by both parties to the dispute. Any information from the member should be sent to the BVRLA within five working days. Based on the information available, the BVRLA will provide both parties with its findings and recommendations.

The BVRLA aim to resolve complaints through the Conciliation Service within 30 days.

Contact details:

- Address: British Vehicle Rental and Leasing Association, River Lodge, Badminton Court, Amersham, HP7 0DD
- Email: complaint@bvrla.co.uk
- Website: <http://www.bvrla.co.uk/advice/guidance/using-bvrlas-conciliation-service>

Financial Ombudsman Service

If our final response is not acceptable to you then you may be able to refer this matter to the Financial Ombudsman Service – full details regarding the Financial Ombudsman Service will be sent to you as part of our response to your complaint, or at any other time if you ask us to do so.

We will co-operate fully with the Ombudsman in resolving any complaints made against us and agree to be bound by any awards made by the Ombudsman.

We undertake to implement promptly any award made in your favour by the Financial Ombudsman Service

Contact

- Address: The Financial Ombudsman Service, Exchange Tower, London E14 9SR (Monday to Friday – 8am to 8pm and Saturday – 9am to 1pm)
- Email: complaint.info@financial-ombudsman.org.uk
- Website: www.financial-ombudsman.org.uk

Contacting the FOS by Telephone

0800 023 4567 - Calls to this number are normally free for people ringing from a "fixed line" phone – but charges may apply if you call from a mobile phone

0300 123 9123 - Calls to this number are charged at the same rate as 01 or 02 numbers on mobile phone tariffs

These numbers may not be available from outside the UK – so please call the Financial Ombudsman from abroad on **+44 20 7964 0500**

The Financial Ombudsman will be happy to phone you back, if you're worried about the cost of calling them.