



Customer Complaints Policy & Process

Introduction

The purpose of this policy is to stipulate how we will identify, manage, and respond to any complaints received. This will include our regulatory obligations as an FCA (Financial Conduct Authority) regulated firm, but also our commitment to our customers and our endeavour to always provide the best possible service.

Complaint handling forms a key part of our staff training, and we ensure that all customer facing staff have been trained in how to identify and manage complaints accordingly.

We believe that we provide a first-class service to all our customers, however, we do understand that sometimes things may go wrong leaving our customers not entirely satisfied.

When we are made aware of any shortcomings in our products or services, we will always respond in a professional and courteous manner, ensuring that all complaints are handled objectively and without undue delay.

The responsibility for complaint handling in our business sits with Wayne Tubb or Client Liaison Manager

The person named above is referred to as the **Complaints Manager** throughout this policy.

Handling Complaints

Customers can make a complaint free of charge by any reasonable means (letter, email, telephone call, personal visit).

When we receive a complaint from a customer, we will immediately start to collate the information we need you to complete the Complaint Management Template.

Our first step is to assess whether the complaint points raised relate to us or a 3rd party, such as the lender who provides the loan to the customer and whether the complaint is an eligible complaint from an eligible complainant.

After the initial information has been collected, the Complaints Manager will assign the complaint to an appropriate member of staff. The designated person will not have any conflicts of interest in managing and investigating the complaint. All complaints will be investigated competently, diligently, and impartially so we can be sure that we are able to treat our customers fairly.

The complaint will be thoroughly investigated and the Customer will be kept up to date on a regular basis.

Once the complaint has been fully investigated the **Complaints Manager** will authorise any appropriate action.

Steps Taken to Resolve Complaints

We will endeavour to resolve complaints in a timely manner and to the satisfaction of all concerned.

This means we will aim to resolve all complaints quickly while making certain they are also investigated thoroughly, to reassure customers that their complaints have been reviewed fully and the resolution is well founded.

The following standards have been agreed throughout our business and are in line with our regulatory obligations:

- If a 3rd party is solely responsible for the complaint or the reasons for the complaint, we will refer the complaint to them within 5 business days and write to the customer to make them aware of this.
- If a 3rd party is jointly responsible for the complaint with us, we will refer the complaint to them within 5 business days, write to the customer to make them aware of this, and then investigate and handle the complaint points relating to us as per our normal process.
- If we can resolve a complaint within 3 business days, we will issue the complainant with a summary resolution letter detailing our resolution and advising the customer of their right to refer the complaint to the Financial Ombudsman Service.
- For every complaint received that cannot be resolved within 3 business days, we will issue the complainant with an acknowledgement letter within 5 business days, along with a copy of our complaint's procedure.
- If after 4 weeks we are still not able to resolve a complaint, we will issue the complainant with a '4 week holding letter' advising why we are not yet able to resolve the complaint.
- We will endeavour to resolve complaints in a timely manner and **within 8 weeks** as a maximum.
- If we cannot resolve a complaint within 8 weeks, then we will remind complainants of their right to refer their complaint to the Financial Ombudsman Service where applicable.
- All complaints received and resolved will be recorded so we are able to identify trends through root cause analysis and make the necessary business changes to improve the services to our customers and prevent repeat occurrences.

Policy Reviews

This Policy Statement, along with any supporting documents, will be reviewed at least once a year and amended as required to ensure it remains up to date with any regulatory or internal business changes.