



# Consumer Credit Solutions

THE EXPERT IN HOME IMPROVEMENT FINANCE

## Customer Facing Complaints Procedure Template

**Disclaimer** - *The information provided in this document is guidance based upon our understanding of the relevant regulations and should not be construed as formal or legal advice. Your business is solely responsible for ensuring that you remain compliant with all applicable laws and regulations. Should you require formal advice then we recommend you consult a legal professional.*

### **How to use this document:**

- This template is intended to help retailers without an existing complaints Procedure to create one. If you already have an existing procedure but it does not include information about handling finance complaints then you will need to update your current version with information from this template.
- Remove all references to Consumer Credit Solutions by deleting this cover page.
- Any text in red should be deleted or overwritten.

## Complaints Procedure

If you're not completely happy with our service we'd like to hear about it, that way we can put it right. We do everything we can to make sure our customers get the best products and the best service possible, however, sometimes we may not get things right first time.

### We want to:

- Make it easy for you to tell us what went wrong
- Give your complaint the attention it deserves
- Resolve your complaint fairly and without delay
- Make sure you are satisfied with how your complaint was handled

### How and where to complain

If you are not satisfied with any aspect of our/product service you can tell us about your complaint in the following ways:

- In person: *INCLUDE YOUR BUSINESS ADDRESS HERE*
- In writing: write to us at the address above, please address your letter to The Complaints Manager
- By Telephone: *INCLUDE YOUR CONTACT NUMBER HERE*
- By email: *INCLUDE YOUR EMAIL ADDRESS HERE*

### How long will it take?

We will aim to resolve your complaint straight away but if we can't we will write to you within 5 business days to tell you:

- Why we have not resolved your complaint
- Who is dealing with your complaint
- When we will contact you again

### If we cannot reach agreement with you

If we can't agree a solution within 8 weeks and your complaint relates to our credit brokerage service we will:

- Send a letter giving our reasons for the delay and an indication of when we expect to provide a final decision

OR

- Issue our final decision letter which will explain our final position

We will usually resolve your complaint quickly, but if it is complex it may take longer. We will keep you informed on a regular basis but if you need an update please call us on the number above and ask to speak to the person dealing with your complaint.

Our aim is to resolve all credit brokerage related complaints internally. However, if after receiving our final decision letter or 8 weeks have passed you may have the right to refer your complaint to the Financial Ombudsman Service (FOS).

#### **If your complaint relates to your finance agreement**

If your complaint relates to the finance linked to your purchase you can still let us know about this, but we will forward it on to your credit provider.

They will acknowledge your complaint and investigate it thoroughly and issue their response within eight weeks.

#### **What to do if you can't reach an agreement**

If you are not satisfied with their response to your complaint relating to the finance agreement, you may be able to refer the matter to the Financial Ombudsman Service. You must contact them within six months of the date of their final response letter to you.

#### **Financial Ombudsman Service**

If you want the Financial Ombudsman Service to look into your complaint you must contact them within six months of the date of our final response letter.

#### **Financial Ombudsman Service**

**Exchange Tower**

**London**

**E14 9SR**

Telephone: 0800 0234567

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Further helpful information can be obtained from visiting their web site at: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)



*Insert company, trading style and registered business address here – Authorised and regulated by the Financial Conduct Authority*