

Our FCA Complaints Procedures for You – our Customer

This procedure is written in accordance with the Financial Conduct Authority (FCA) Complaint Handling Rules and requires to be issued to you because you have made a complaint to us relative to General Insurance and Consumer Credit.

We consider all complaints from our customers where:

- a) The complaint arises out of matters relevant to being or having been a customer
- b) The complaint arises out of our actions or lack of action

We will enter the complaint in our complaints register to record the details of your complaint which allows us to track it through to resolution. We will retrieve all the necessary documentation relative to your transaction from our files and systems and a thorough investigation of your complaint will be undertaken by a senior member of staff.

We will endeavour to resolve your complaint to your satisfaction but if this is not possible due to the extent of investigation required you will receive an acknowledgement letter promptly after receipt of your complaint.

This will include:

- a) The name and job title of the individual handling your complaint
- b) A timescale for when we will correspond further: this will be no later than 8 weeks from the receipt of your complaint
- c) This complaints handling procedure

If after 8 weeks we are still not in a position to make a response we will write to you giving reasons for the delay and an indication of when we expect to provide a full and final response.

At this point we will include details of the Financial Ombudsman Service (FOS) to whom you can refer your complaint.

Once our investigations are complete we will write to you with our response either in the form of a “final response” or an “offer” letter.

The “final response” letter is where we:

- a) Believe that we have fully addressed your complaint
- b) Have notified you that you may refer the complaint to the FOS if you remain dissatisfied with our final response and that you must do so within 6 months from the date of the “final response” letter
- c) Enclose a copy of the FOS explanatory leaflet

The “offer” letter is where we:

- a) Consider that you are entitled to some redress following our investigations
- b) Explain the redress being offered
- c) Enclose an acceptance document for you to sign and return to us in full and final settlement
- d) Confirm that on receipt of the signed acceptance letter we will forward the agreed redress

For your information, the FCA require us to report, on a six monthly basis, the number and type of complaints received and when these complaints have been completed