

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 handing 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. Their address is Exchange Tower, Harbour Exchange, London, E14 9SR

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

Conciliation Service

The BVRLA is approved by Government as a Consumer ADR body under the Alternative Dispute Resolution for Consumer Disputes (Competent Authorities and Information) Regulations 2015.

Unresolved disputes may be referred to the BVRLA by either the customer or the member involved.

Details should be submitted by email to: complaint@bvrla.co.uk

If the customer does not have access to email, details can be sent by post to:

**British Vehicle Rental and Leasing Association
River Lodge
Badminton Court
Amersham
HP 7 0DD**

The BVRLA will aim to resolve the matter using the information presented by both parties to the dispute. Any information requested 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 aims to resolve complaints through the Conciliation Service within 30 days. Members must comply with the Conciliation Service's findings.

What is covered under the Conciliation Service?

The Conciliation Service will investigate potential breaches of this Code of Conduct, which sets out the standards the BVRLA expects from its members. The Conciliation Service can only look at matters that relate to disputes arising from the activities of BVRLA members.

Refunds

Where the Conciliation Service finds in favour of the customer we will look to ensure that any unjustified charges incorrectly raised by the member are refunded in full. The service cannot adjudicate on the quantum of the amount charged, only on whether the charge was correctly raised.

Compensation

The Conciliation Service does not have any jurisdiction to award compensation payments.

No restriction of rights

BVRLA members must comply with the rulings of the Conciliation Service. Use of the Conciliation Service does not restrict the rights of a complainant to pursue remedies through the courts.

Monitoring and compliance

The BVRLA's continual monitoring and internal procedures are aimed at ensuring that members meet their obligation to comply with this Code of Conduct.