

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 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 programme and we ensure that all customer facing staff have been trained in how to identify and manage complaints accordingly.

We firmly believe that we provide a first-class service to all of 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 the Showroom Manager.

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

This policy will cover the handling of both eligible and ineligible complaints. The FCA define an eligible complaint as, 'Any expression of dissatisfaction, whether oral or written, and whether justified or not, from or on behalf of an eligible complainant about the firm's provision of, or failure to provide, a financial service'.

For our business, eligible complaints will only be complaints relating to the finance products we offer to our customers as a credit broker. For these complaints we have strict regulations and time limits which we are aware of and must adhere to. This policy stipulates how we will ensure we are meeting these regulatory requirements.

Eligible complaints must also be from an eligible complainant, which would be one of our customers, or someone who has been appointed to act on behalf of our customer.

Ineligible complaints are all other complaints which do not meet the FCA definition and are not linked to our regulated activity of credit broking. These are not covered by FCA regulations, however we will endeavour to handle these in much the same way as we would an eligible complaint, to ensure complainants are kept informed of the status and progress of their complaint. Ineligible complaints can include but are not limited to; complaints about the standard of customer service or complaints about the timeliness and tidiness of our installation or delivery staff.

Handling Complaints

Customers can make a complaint free of charge by any reasonable means:

- In person - 4 Christow Road, Marsh Barton, Exeter, EX2 8QP
- In writing - write to us at the address above, please address your letter to The Complaints Manager
- By Telephone - 01392 285945
- By email - info@s6k.co.uk

When we receive a complaint from a Customer, we will immediately start to collate the information we need to complete the Complaint Management Form.

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.

Following the steps shown on the 'process flow' below the complaint will be thoroughly investigated and the Customer will be kept apprised by the agreed communication method on a regular basis.

Once the complaint has been fully investigated the Complaints Manager will authorise any appropriate action which may or may not involve compensating the customer.

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 are able to 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 complaints procedure.
- We will advise the complainant on each communication when they can expect to hear from us next (appendix iii).
- If after 4 weeks we are still not in a position to resolve a complaint, we will issue the complainant with a '4 week holding letter' advising why we are not yet in a position 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, we will remind complainants of their right to refer their complaint to the Financial Ombudsman Service where applicable (see final response letter templates).
- 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.

Dates Reviewed: Date 19/10/20 Initials HB