

# **CarFinance 247**

## **COMPLAINTS CODE OF PRACTICE**

### **After your complaint has been received**

Where we receive a complaint from you, our Customer Care Team will investigate your complaint competently, diligently and impartially.

We'll fairly and promptly assess:

- The nature of your complaint.
- Whether any third party is involved in the complaint (such as the dealer that sold your vehicle or a lender).
- How we should resolve the complaint.
- Whether the complaint should be upheld and whether any redress should be paid to you.

When considering complaints, we'll take into account all of the available evidence, as well as the circumstances of your particular complaint. We'll also take into account any guidance published by the Financial Ombudsman Service, as well as any relevant laws or regulation.

### **How we will resolve your complaint**

Upon receiving your complaint, it will be logged and given a reference number. Where a complaint is resolved within three business days, you will receive a Summary Resolution communication, which will inform you of the resolution. It will also provide you with the Financial Ombudsman Service's details so you can refer it to them if you do not agree with the resolution. Where investigations continue beyond three business days, the complaint will be promptly acknowledged and a Final Response will be subsequently issued once investigations have concluded.

During the course of our investigation we may need to obtain detailed information from you or any third party involved in the complaint. In order to deal with your complaint promptly and thoroughly we ask that you help as much as possible with our assessment and your prompt attention would be gratefully appreciated.

If your complaint is regarding the quality of your vehicle, then we suggest in the first instance you make the initial contact with the dealership who sold you the vehicle in order to try and resolve the issue. If you are having any further difficulties following your conversation with the dealership, then please contact us and we will help in any way we can.

We'll keep in touch while we're looking into your complaint and we'll be happy to answer any queries you may have about how we're progressing.

We will aim to resolve your complaint within 8 weeks and send you a written or electronic communication of the resolution. However, if the complaint isn't resolved within 8 weeks we will send you a written or electronic response to inform you why we have not been able to resolve it within the given timescales. We will also give you an indication of when we expect to be able to provide you with a Final Response. You will also receive a copy of the Financial Ombudsman Service's explanatory leaflet, setting out further details of the service they provide and how to refer your complaint to them.

### **What happens after the investigation?**

Where we decide that redress is appropriate, we'll provide you with fair compensation for any acts or omissions which we're responsible for and comply promptly with any offer of redress which you may accept. The redress won't always involve financial compensation and may instead include, for example, an apology, repair of the financed vehicle or an offer to rewrite a finance application. In cases where financial redress is deemed appropriate, this may also include an element of interest calculated in line with relevant guidance.

### **Time limits for making a complaint**

We have the right to decline an investigation of any complaint received more than 6 years from the date of the incident you've complained about, or (if later) more than 3 years after you were (or ought reasonably to have been) aware of a cause for complaint.

We will, however, be happy to consider any exceptional circumstances that you feel may explain the delay in bringing the matter to our attention.

### **If you are unhappy**

Should you remain unhappy with our findings, having received our Final Response, you may be able to refer the matter to the Financial Ombudsman Service for review and we will advise you of your rights to this.

You can refer your complaint to the Financial Ombudsman Service if you've either:

Received a Final Response with which you're dissatisfied; or

We've had at least 8 weeks to consider the complaint but haven't yet issued a final response.

If you do want the Financial Ombudsman Service to look into your complaint, you should contact them within 6 months of the date of our Final Response letter, a copy of which they may ask you to send to them.

Because some of what we do isn't covered by the Financial Ombudsman Service, it's possible that they may not be able to assist you. We will, however, inform you in our Final Response if we think this is likely to be the case and you'll still be able to contact an Alternative Dispute Resolution service who will make their own decision on whether your case is eligible for them to look in to.

The Financial Ombudsman Service is a free and impartial service for resolving disputes between consumers and financial services institutions and their contact details are set out below.

By post:

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

By telephone: 0800 023 4567

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

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

We'll maintain records and provide the Financial Ombudsman Service or the Financial Conduct Authority, on request, details of all complaints handled by us.

A copy of this document is also published on our website to inform any customers wishing to raise a complaint of our Customer Care Team contact details.