

## **Complaints Procedure**

Credit G Ltd Ltd always aims to achieve the highest possible standards, particularly in dealing with our customers and their accounts that we are collecting. There are of course times when things go wrong. Here we have set out our internal complaints procedure, which advises you to whom you can complain, and how you can expect your complaint to be dealt with.

If you require any more information regarding this, you can contact our Customer Services team on telephone number 0208 681 8479.

### **Stage One - Your Complaint**

What is a complaint?

If you are dissatisfied with ANY aspect of the service we provide, for whatever reason, this is a complaint and will be dealt with under this procedure.

How can a complaint be made?

You can make a complaint in person at our office, by telephone to 0208 681 8479, by letter addressed to our Complaints Manager at PO Box 3158, South Croydon, Surrey CR2 6WY, by fax to 0208 680 4551 or by email to [enquiries@creditg.com](mailto:enquiries@creditg.com).

Who does the complaint need to be addressed to?

Your complaint should be directed to our Complaints Manager and will always be investigated by someone independent of the original problem.

Does my complaint need to be on a complaints form?

No, however please ensure you make it clear:-

- That you are making a complaint
- The reason you are complaining
- If appropriate, the person you are complaining about and what it is you consider they did wrong
- How you have been affected
- Any suggestions you have as to how the issue could be resolved

Your complaint will still be fully considered even if all of the above information is not included.

### **Stage Two - Our First Response.**

What response should I expect to receive from my complaint? Within five business days (i.e. five days but not including weekends or public holidays) of receipt of your complaint, we will send to you:-

- A written acknowledgement confirming who will be dealing with your complaint and how you can contact that person.
- An indication of how long it will take to resolve your complaint.

- A copy of this complaints procedure.

What if Credit G Ltd needs more information from me? If we need more information we will request it from you. Even if you do not provide the information, we will still continue with this complaints procedure. In that case we will only be able to resolve the complaint acting on the information available.

### **Stage Three - When Can You Expect A Reply**

We will aim to complete our investigation within four weeks from receipt. If we are unable to do so we will contact you in writing after four weeks to advise you that our investigations are continuing, why we have not yet resolved the problem and when you can expect us to make further contact. If the process is going to take more than eight weeks, we will again contact you in writing to advise:-

- we need more time and why
- An estimate of how long we think it will take us to resolve your complaint.

If you are not happy with the delay what steps you can take to pursue the complaint further (including your rights to refer the matter to The Financial Ombudsman Service – if this applies to your case).

### **Stage Four - Our Response**

Once our investigation is complete, we will write to you with our findings. This response will set out:-

- Our findings
- If your complaint is upheld, how we intend to rectify the situation
- If your complaint is not upheld, our reasons for coming to this decision
- Your rights of appeal against our decision
- Details of what steps you can take to pursue the complaint (including your rights to refer the matter to The Financial Ombudsman Service – if this applies to your case).

What do I need to do next?

If you accept our findings you will need to confirm in writing. A form will be supplied for this. If you do not write to us within 8 weeks of receipt of our response, we will assume you are satisfied with the outcome of the complaint and will not write to you again. Any offer of redress or other proposals we made will be automatically withdrawn.

If you do not accept our response and wish to take the matter further, you can appeal against the decision. You simply need to contact The Complaints Manager in writing and advise us that you wish to appeal against the outcome of the complaint, and why you remain dissatisfied. The case will then go on to the appeals stage.

### **Stage Five - The Appeals Stage**

You have eight weeks from receiving our response in which to appeal. Your case will then be re-considered by another person who will review the decision made. You will receive another letter, called a “final response within eight weeks of your original complaint (however, this time limit may be extended by the number of weeks you took to appeal against our first response less one week). The final response will be a letter advising you:-

- That we have finished reviewing your appeal.
- The outcome of the review
- If your complaint is upheld, how we intend to rectify the situation
- If your complaint is not upheld, our reasons for coming to this decision
- That if you remain unhappy with our final response, what steps you can take to pursue the complaint (including your rights to refer the matter to The Financial Ombudsman Service – if this applies to your case).

### **Stage Six - I Am Still Dissatisfied After The Appeal.**

Everyone we deal with is covered by this complaints procedure. The formal notice after appeal stage will be the end of our formal complaints procedure unless your case is covered by the Financial Ombudsman Service. (i.e. people who have entered into a regulated Consumer Credit Agreement or a regulated Consumer Hire Agreement). You can ask advice from ourselves or from the Financial Ombudsman Service to find out if you are covered. In such cases you have the right to refer the matter to the Financial Ombudsman Service and a leaflet explaining the procedure and time scales involved will be sent to you with our final response.