



Complaints Procedure

If you're not completely happy with our service we'd like to hear about it, that way we can put it right. We do everything we can to make sure our customers get the best products and the best service possible, however, sometimes we may not get things right first time.

We want to:

- Make it easy for you to tell us what went wrong
- Give your complaint the attention it deserves
- Resolve your complaint fairly and without delay
- Make sure you are satisfied with how your complaint was handled

How and where to complain

If you are not satisfied with any aspect of our/product service you can tell us about your complaint in the following ways:

- In person: 2 Hanlon Ct, Royal Industrial Estate, Jarrow, Tyne & Wear, NE32 3HR
- In writing: write to us at the address above, please address your letter to The Complaints Manager
- By Telephone: 0191 4895063
- By email: chris@thi.uk.com

How long will it take?

We will aim to resolve your complaint straight away but if we can't we will write to you within 5 business days to tell you:

- Why we have not resolved your complaint
- Who is dealing with your complaint
- When we will contact you again

If a customer raises a complaint which we believe both our business and a 3rd party (such as a lender) are responsible for, we will:

- Write to you within 5 days and explain which parts of the complaints our business is responsible for and which parts the 3rd party is responsible for.
- Provide the name and contact details of the 3rd party business.
- Refer the relevant parts of the complaint to the 3rd party within 5 days by getting in touch with them; and
- Handle the parts of the complaint which we are responsible for as per our BAU process.

If a customer raises a complaint which we believe is against a 3rd party (such as a lender) are responsible for, we will:

- Write to you within 5 days and explain to why the complaints has been handed off to the 3rd party.
- Provide the name and contact details of the 3rd party business.



Refer the relevant parts of the complaint to the 3rd party within 5 days by getting in touch with them.

We will usually resolve your complaint quickly, but if it is complex it may take longer. We will keep you informed on a regular basis but if you need an update please call us on the number above and ask to speak to the person dealing with your complaint.

If we cannot reach agreement with you

If we can't agree a solution within 8 weeks and your complaint relates to our credit brokerage service we will:

- Send a letter giving our reasons for the delay and an indication of when we expect to provide a final decision

OR

- Issue our final decision letter which will explain our final position

Our aim is to resolve all credit brokerage related complaints internally. However, if after receiving our final decision letter or 8 weeks have passed you may have the right to refer your complaint to the Financial Ombudsman Service (FOS).

Financial Ombudsman Service

If you want the FOS to look into your complaint you must contact them within six months of the date of our final response letter.

Financial Ombudsman Service

Exchange Tower

London

E14 9SR

Telephone: 0800 0234567

Email: complaint.info@financial-ombudsman.org.uk

Further helpful information can be obtained from visiting their web site at: www.financial-ombudsman.org.uk



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Service