Complaints Policy

Your views are important to us. If we fail to meet the high standards you expect or make a mistake, we want to know. We will investigate your complaint and aim to resolve the issue as quickly as possible. We also use feedback to help us improve our service.

How we handle complaints

Step 1: Getting in touch

If you wish to make a complaint, please contact us with the following details:

- Your full name, address, and telephone number
- Any reference number or previous correspondence you've had with us
- A clear description of the issue or concern.

You can reach us by post, by telephone or by email, using the details on the home page of our website.

If you require us to communicate with you in a different format (such as large print, braille, or by phone), please let us know and we'll do our best to accommodate you.

Step 2: Acknowledgement and resolution

We aim to resolve complaints as quickly as possible.

We aim to resolve your complaint straightaway and write to you to confirm, but if we can't then we will write to you within **three business days** to tell you:

- why we have not resolved your complaint
- who is dealing with your complaint
- when we will contact you again.

We will keep you informed on a regular basis but if you need an update please contact us and ask to speak to the person handling your complaint.

If we can't agree a solution with you **within eight weeks** of receiving your complaint, we will send a letter giving our reasons for the delay and an indication of when we expect to provide a final decision; or we will issue our final decision letter which will explain our final position.

Step 3: only for complaints relating to products purchased via finance, if you remain dissatisfied

If we do not issue a final response within eight weeks, or if you are not satisfied with the outcome or progress of the complaint, you have the right to refer your complaint to the credit provider/s and/or the Financial Ombudsman Service.

On the rare occasion that we do receive a complaint, we take it very seriously. If you have an issue with a product purchased via finance and we have been unable to resolve your issue, please contact TradeHelp Ltd using the following details:

- Write: Marchwiel Centre, Bryn Lane, Wrexham Ind Est, LL13 9UT
- Telephone: 01978 666887
- E-mail: info@tradehelp.co.uk

If your complaint relates to the finance linked to your purchase you can still let us know about this, but we will forward it on to your credit provider. Your credit provider will acknowledge your complaint and investigate it thoroughly and issue their response within eight weeks.

What to do if you can't reach an agreement:

If you are not satisfied with the broker's/lender's response to your complaint relating to the finance agreement, you may be able to refer the matter to the Financial Ombudsman Service. You must contact them within six months of the date of the lender's final response letter to you.

They can be contacted in the following ways:

- Write: Financial Ombudsman Service, Exchange Tower, London, E14 9SR
- Telephone: **0300 123 9 123**
- E-mail: **complaint.info@financial-ombudsman.org.uk**

Further details can be found on the Financial Ombudsman Service website: **www.financial-ombudsman.org.uk**