

## Complaints publication report

In the UK, the Financial Conduct Authority (FCA) requires financial services firms to report on the number of FCA customer complaints they receive on a half yearly basis. We publish details of the number of regulated complaints we deal with, the percentage of complaints we close and the percentage of complaints we uphold. This information is contained in the table below.

### Our complaints handling

We will work to resolve any issue as quickly as possible, keeping the customer informed at all stages and ensuring that we adhere to our own internal controls with regard to Treating Customers Fairly requirements. The efficient and timely handling of complaints is very important to Close Motor Finance Limited and is a key aspect of our customer service delivery we are constantly striving to improve our processes as our business grows.

Firm Name: Close Motor Finance Limited

Period covered in this report: 1<sup>st</sup> August 2017 – 31<sup>st</sup> January 2018

Product / service grouping	Number of complaints opened by volume of business	Number of complaints opened	Number of complaints closed	Percentage closed within 3 days	Percentage closed after 3 days but within 8 weeks	Percentage upheld	Main causes of complaints opened
	Provision (at reporting period end date)						
Banking and credit cards	1.27 complaints per 1000 accounts	2	1	0%	50%	0%	Disputes over Sums/Charges
Insurance and pure protection	6.44 complaints per 1000 policies sold**	671	711	31%	61%	36%	Payment Protection Insurance – Unsuitable Advice
Credit related*		13	14			29%	

\*Credit related illustrates all Consumer Credit lending complaints.

\*\* this calculation is based on 104,250 insurance protection policies sold between the period of 14 January 2008 and 30 December 2012. Close Motor Finance Ltd ceased selling Insurance Protection Policy products from 30 December 2012.