

## **Our Complaints Handling Procedure**

Close Brothers Motor Finance, is committed to providing the highest levels of service to our customers. Should you feel in any way dissatisfied with the service you have received from us, we will endeavour to resolve the matter promptly, fairly and efficiently.

The following information summarises the steps we will take now that we have your complaint:

## What happens next

Wherever possible, we will attempt to resolve the matter during your initial telephone call to us. If we can't resolve your complaint within three working days of receipt, we will write to you and acknowledge your complaint within five working days of receiving it and confirm who will be dealing with the matter for you.

If we receive a complaint outside normal working hours, it will be treated as if it had arrived at the start of the next working day, our office hours are Monday to Friday 9:00am to 5:00pm.

## Keeping you updated

We'll always look to keep you updated on our progress of your complaint throughout the duration of our investigation. We'll send you correspondence where we have not completed the investigation within 4 weeks from the point we received your complaint.

## Within eight weeks

Once an investigation into your complaint has been completed, we will write to you with our findings and any proposed resolution. Our intended maximum response time for our Final Response is 8 weeks; this is in line with regulatory timescales.

In the event that we have been unable to complete our investigation and fully respond to you within eight weeks, we will provide you with an update at that time and inform you when we expect to be able to send you our Final Response.

Clearly, we would prefer to resolve any concern you raise with us directly. However, following the issue of our Final Response, or the expiry of the eight weeks, providing your complaint falls within the jurisdiction of the Financial Ombudsman Service (FOS) you may be entitled to refer the matter to FOS should you feel it necessary to do so.

With our Final Response or at the eight week point we will enclose a FOS consumer leaflet for your information explaining the referral process should you remain unhappy. Please note that should you decide to refer this matter to the FOS, you will have six months from the date of our Final Response letter in which to do so.

FOS can be contacted at:

Address: Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Telephone number: 0300 1239123

Website: financial-ombudsman.org.uk

FOS provide a free consumer complaint referral process.

Our complaints process does not affect your right to seek independent legal advice.

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