

## Complaints Procedure

### Complaints Manager contact details

Name: Mr Wesley Gorl  
Telephone: 01872 248570  
Address: ACM, Fiveways Workshops, Ponsanooth, TR3 7JQ  
E-mail: complaints@actioncredit.co.uk

### Our Procedures

Any complaint verbal or written will be referred to our *complaints manager* at the earliest opportunity or to a member of the senior management if the *complaints manager* is unavailable. We will also

- acknowledge the complaint in writing promptly
- give details in our acknowledgement letter of the Financial Ombudsman Service
- make contact to seek clarification on any points where necessary
- fully investigate the complaint
- keep you informed of our progress
- discuss with you our findings and proposed response

You will receive contact from us advising on progress if we cannot respond immediately. We will let you have our final response as soon as possible and not later than eight weeks.

### Adviser or Provider

Clients often express dissatisfaction to their adviser about the product provider. We will need to establish whether or not your complaint relates to the advice given, the adviser service or the service or performance of the product provider. If unclear, this must not delay investigation and we will proceed with our own investigation. The *complaints manager* will review this matter and take the complaint to the provider if appropriate in consultation with you.

### Investigation

The complaints manager will establish the nature and scope of your complaint having due regards to the Financial Conduct Authority's direction:

- Deal with complaints promptly and fairly
- Give complainants clear replies and, where appropriate, fair redress

### Eligible Complainants

It is the firm's policy to treat all complainants the same, however, *eligible complainants* are legally defined and have additional rights in law that we must acknowledge and adhere to.

*Eligible complainants* are those who have a potential claim against a firm based whereby it believes he/she has suffered a financial loss due to poor advice or service that are:

- Private Individuals
- Companies within the EU definition of a microenterprise
- Charities with an income of under £1,000,000
- Trustees of a trust with assets of under £1,000,000

The Financial Conduct Authority complaints rules apply to complaints:

- made by, or on behalf of an *eligible complainant*;
- relating to regulated activity;
- involving an allegation that the complainant has suffered, or may suffer, financial loss, material distress or material inconvenience;
- not resolved by close of business on the day following receipt.

### Final response

This will set out clearly the firm's decision and the reasons for it. If any compensation is offered a clear method of calculation will be shown.

We must include details of the Financial Ombudsman Service in the final response if dealing with an *eligible complainant* and a regulated activity, we will:

- explain that the complainant must refer the matter to the ombudsman within six months of the date of this letter or the right to use this service is lost

### Analysis

A root cause analysis will be undertaken by the firm in the case of any complaint and this will be recorded with the appropriate action having been taken.

### Closing a complaint

Where the firm receives confirmation from you that you are satisfied with the findings of the investigation and any resolution, the complaint will be considered closed.

Where no confirmation has been received from you within 8 weeks of the firm's most recent letter, the complaint may also be considered closed.

### Financial Ombudsman Service

The firm must co-operate fully with the Ombudsman in resolving any complaints made against it and agrees to be bound by any awards made by the Ombudsman.

The firm undertakes to pay promptly the fees levied by the Ombudsman.

### Contact:

- **Address:** The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR
- **Tel:** [0845 080 1800](tel:08450801800) (calls should cost no more than 5p a minute for BT customers - other networks may vary) or [020 7964 0500](tel:02079640500) (this number may be cheaper for calls from some mobile phones and other networks)
- **Email:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)
- **Website:** [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)