

## How do I make a complaint?

Whilst we aim to provide 100% customer satisfaction at Creditsafe, we understand that we may not always get this right first time.

Whilst we're committed to providing products and services of the highest standards, if you're not satisfied with any aspect of those products or any aspects of our service we'd like to hear from you. Our complaints procedure is designed to give us the opportunity to quickly resolve problems to your satisfaction and to improve our business to avoid future complaints.

### Tell us...



#### In writing:

You can write with details of your complaint to:  
**Head of Customer Relations, Bryn House,  
Caerphilly Business Park, Van Road,  
Caerphilly, CF83 3GG.**



#### By email:

If you prefer to raise your complaint by telephone, please call our Customer Services department on **02920 886500**

(Alyn Johnson Head of UK Customer Services or  
Melanie Price Head of Client Services Creditsafe Group).



#### By using the online complaints form:

<http://www2.creditsafeuk.com/about-us/complaints-procedure/>

*Whichever way you contact us, we'll start investigating straight away.*

### What we will do next...

We aim to resolve your complaint immediately or by the end of the following business day. If we can't do that, within three working days we will write to you to formally acknowledge your complaint. We will tell you what we've done to resolve the problem, or let you know when you can expect a full response.



### If you remain unhappy...

If you are dissatisfied with our explanation or resolution, please contact the person who is handling your complaint to explain why and ask them for a further review.

### If we still cannot reach agreement

Creditsafe Business Solutions Ltd is fully regulated by the Financial Conduct Authority, and any complaint which cannot be resolved may be referred to the Financial Ombudsman Service. If we can't reach agreement with you, our Customer Relations team will send you a letter confirming that it is our final response letter. This letter will clearly set out our position in relation to your complaint. The details of your complaint will always have been considered by our Head of Client Services.

# The Financial Ombudsman Service

Our aim is to resolve all complaints internally.

However, if you are dissatisfied with our suggested resolution, or if eight weeks have passed since you first brought your complaint to our attention, you have the right to refer your complaint to the Financial Ombudsman Service. If you want them to look into your complaint, you must contact them within six months of the date of any final response issued. The Financial Ombudsman Service will only consider your complaint once you've tried to resolve it with us. Please ensure you give us the opportunity to resolve your complaint before contacting them.

Our procedure is compliant with the FCA rules but if you wish to obtain further information you can contact the FCA as follows:

FCA Consumer Helpline: **0800 111 6768** (Freephone), from abroad: **+44 20 7066 1000**  
Email: **consumer.queries@fca.org.uk**  
Website: **<http://www.fca.org.uk/>**

## Details for the Financial Ombudsman Service:

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR

Helpline telephone: **0300 123 9 123**

Website: **[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)**

