

COMPLAINTS PROCEDURE

If you're not completely happy with our service, we'd like to hear about it; that way we can put it right. We do everything we can to make sure our customers get the best products and the best service possible, however, sometimes we may not get things right first time.

We want to:

- Make it easy for you to tell us what went wrong
- Give your complaint the attention it deserves
- Resolve your complaint fairly and without delay
- Make sure you are satisfied with how your complaint was handled

How & Where To Complain

If you are not satisfied with any aspect of our product/service, you can tell us about your complaint in the following ways:

- In person - 4 Christow Road, Marsh Barton, Exeter, EX2 8QP
- In writing - write to us at the address above, addressing your letter to 'The Complaints Manager'
- By Telephone - 01392 285945
- By email - info@s6k.co.uk

How Long Will It Take?

We will aim to resolve your complaint straight away but if we can't, we will write to you within 5 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 usually resolve your complaint quickly but if it is complex, it may take longer. We will keep you informed on a regular basis but if you need an update, please call us on the number above and ask to speak to the person dealing with your complaint.

If We Cannot Reach An Agreement

If we can't agree a solution within 8 weeks and your complaint relates to our credit brokerage service, we will:

- Send a letter giving our reasons for the delay and an indication of when we expect to provide a final decision
OR
- Issue our final decision letter which will explain our final position,

Our aim is to resolve all credit brokerage-related complaints internally. However, if after receiving our final decision letter or 8 weeks have passed, you may have the right to refer your complaint to the Financial Ombudsman Service (FOS).

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Financial Ombudsman Service

If you want the FOS to look into your complaint, you must contact them within six months of the date of our final decision letter.

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone: 0800 0234567
Email: complaint.info@financial-ombudsman.org.uk

Further helpful information can be obtained from visiting their web site at www.financial-ombudsman.org.uk.