

CREDIT RESOURCE SOLUTIONS COMPLAINTS HANDLING PROCEDURE

Credit Resource Solutions are committed to treating our customers fairly, as part of our commitment we strive to provide a high level of service. Whilst we hope that you will not have reason to complain about our company, if our services or people have fallen short of our standards, we want to know. If you feel the need to bring something to our attention please contact us and let us know we will then ensure that we investigate your complaint and do everything that we can to put things right for you.

If you wish to raise a complaint regarding our conduct please do so by:

- Post: The Compliance Department, Credit Resource Solutions Ltd, 2nd Floor, G Mill, Dean Clough, Halifax, HX3 5AX
- Email: complaints@creditresourcesolutions.co.uk

To assist us to deal with your complaint as quickly as possible, please provide the following information:

- Your full name, address including postcode and your reference number.
- The full details of your complaint and any documentation you feel may be relevant to your complaint.
- What you would like us to do to put things right.

Complaint Handling

On receipt of a complaint, we will:

- Aim to resolve all of your concerns within three business days of receipt of the complaint. However, if we are unable to do so, we will acknowledge your complaint in writing within five business days of receipt of the complaint. If the complaint has been investigated and concluded within this time frame, a final response will also be included.
- Investigate your concerns and try to resolve your complaint as soon as possible. If we have not been able to complete our investigations within four weeks from receipt of your complaint we will write to you to confirm when we expect our investigations and the outcome of your complaint to be communicated to you.
- Write to you with a final response and conclusion within eight weeks of receipt of your complaint which we hope will resolve the complaint to your satisfaction. In exceptional circumstances where the investigation is taking longer than we expect, we will write to you explaining the reason for the delay, when we would expect to provide the final response and we will provide details of who you can refer your complaint to should you be unhappy with the way that we have handled your complaint.
- If you are not satisfied with our final response to your complaint you may be entitled to contact the Financial Ombudsman Service. You will need to do this within six months of our response to your complaint. We will provide you with a leaflet on how to do this within our response to your complaint if applicable.
- If your complaint is not deemed under the jurisdiction of the Financial Ombudsman Service, you may wish to contact one of the independent organisations listed below:
 - *Credit Services Association (CSA) for all general complaints.*
 - *Information Commissioners Office (ICO) for matters regarding the Data Protection Act.*