



Fresh Start UK Debt Management Limited

Complaints Handling Policy

(Customer copy)



Complaint handling policy

We are committed to providing a service of the highest quality and we take any complaint seriously. If at any time you would like to discuss how our service to you could be improved, or if you are dissatisfied with the service you are receiving, we hope that you will bring your concern to our attention.

Step 1 – How to let us know

We understand any expression of dissatisfaction, whether oral or written, and whether justified or not, from or on behalf of an eligible complainant about the firm's provision of, or failure to provide, a financial service – with the exclusion of those made on social media.

We recommend that you speak to your usual account manager first, on **01482 247 999**, Monday – Thursday 9am to 6pm and Friday 9am – 5pm. You can alternatively write to us at **Fresh Start UK Debt Management Limited, 48-50 Lowgate, Hull, HU1 1EN** or email us at complaints@freshstartltd.com.

Where we cannot immediately resolve an issue to your satisfaction it becomes a complaint which we will do all we can to resolve within 3 business days. If we are unable to do this, we will write to you to tell you what we have done to resolve the problem, or acknowledge your complaint and let you know when you can expect a full response. Any complaint verbal or written will be referred to our Complaints Officer or to a member of the senior management.

We will:

- Promptly acknowledge the complaint in writing (i.e. by letter or email)
- 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**. The timescale can be dependent on the complexity of the case.

Our investigation approach

We will establish the nature and basis of your complaint having due regards to the Financial Conduct Authority's recent direction on complaint handling by consumer credit firms:

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

Eligible complainants

It is our 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.

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.

Complaints settled within 3 business days

Complaints settled to your satisfaction within 3 business days can be recorded and communicated differently. Where we consider a complaint to be resolved to your satisfaction under this section, we will promptly send you a '**Summary Resolution Communication**', being a written communication from us which:

- Reference to the fact that the complainant has made a complaint and informs the complainant that The Company now considers the complaint to have been resolved;
- Informing the complainant that if they subsequently decide they are dissatisfied with the resolution of the complaint they be able to refer the complaint to the Financial Ombudsman Service; and
- Providing the website address of the Financial Ombudsman Service; and Reference to the availability of further information on the website of the Financial Ombudsman Service.

Complaints not settled within 3 business days

1. If unresolved at 4 weeks:
By providing an update to you on the progress of your complaint..
2. If unresolved at 8 weeks:
By informing you of the right to escalate to Financial Ombudsman Service.
3. If resolved by 8 weeks:
By providing you with our final response

Final response

This will set out clearly our decision and the reasons for it. If any compensation is offered then a clear basis of the calculation will be shown. We consider a complaint closed when we have made our final response to you. This does not prevent you from exercising any rights you may have to refer the matter to the Financial Ombudsman Service.

Step 2 - The Financial Ombudsman Service

If we do not respond to you within 8 weeks from the date you first raised your complaint or if you remain dissatisfied with our response, you can ask the Financial Ombudsman Service for an independent review.

The Ombudsman will only consider your complaint once you've tried to resolve it with us, so please take up your concerns with us first and we will do all we can to help. You have to register a complaint with the Ombudsman within six months of receipt of our final response.

You can write to the Financial Ombudsman Service at: Exchange Tower, London E14 9SR.

Tel: 0800 023 4567 (free for most people ringing from a fixed line) or 0300 123 9123 (cheaper for those calling using a mobile) or 020 7964 0500 (if calling from abroad)

Email: complaint.info@financial-ombudsman.org.uk Web: www.financial-ombudsman.org.uk