



Other Help

You may find it useful to consult other organisations:

- Citizen's Advice Bureau
- Trading Standards Department (Consumer Advice Centre)
- A solicitor (who may charge for advice)
- Your councillor at the town hall
- Your MP, at the House of Commons, London SW1 0OA

The Consumer Credit Association

Customer Complaints Procedure



Consumer Credit Association
Queens House, Queens Road, Chester CH1 3BQ
Tel: 01244 312044, fax 01244 318035
www.ccauk.org

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Produced by the Consumer Credit Association

Customer Complaint Procedure

We are committed to providing a high standard of customer service and support. We recognise that from time to time we do not get things right. When this happens, we will make every possible effort to deal with the situation promptly and to our customer's satisfaction.

Who can complain?

Any customer who has a loan or receives a service from us, or is affected by our decisions or actions.

What is a complaint?

You can make a complaint if you are dissatisfied with any aspect of our service or our actions. Typically, a complaint could be about:

- the quality of our service, standards or actions;
- the way you have been treated
- our policies or decisions

How do I complain?

Step 1

Talk to the agent who calls at your home or contact us direct. Either way, we will endeavour to resolve the issue immediately, although in some cases we may need a little more time to investigate the matter. We aim to resolve all complaints within 10 working days.

Step 2

You may complain directly to the Financial Ombudsman Service (contact details opposite).

Step 3

We are members of the Consumer Credit Association (CCA) and as such are required to provide high standards of business and consumer relations in the home credit industry.

If you are not satisfied with our response to your complaint you can make a formal complaint to the CCA by telephone, e-mail, letter, or by using the attached form.

Complaints Department
Consumer Credit Association
Queens House, Queens Road
Chester CH1 3BQ

Tel: 01244 312044

Fax: 01244 318035

e-mail: complaints@cca.co.uk

Your complaint will be acknowledged in writing within **5 working days**.

The Head of the team at the CCA responsible for dealing with your complaint will contact us and fully investigate your complaint. They will make every effort to reply to you with a final response within 15 working days. If this is not possible, the CCA will issue to you a progress report informing you of the status of the investigation and giving a date when a final response letter will be provided.

If you are not satisfied with the above response, the CCA will refer your complaint to the Director General of the Consumer Credit Association. The Director General will investigate your complaint and respond to you within 10 working days. If this is not possible, we will agree a date with you when a response will be provided.

Step 4

If you have followed the above procedure and, in the unlikely event that you are still dissatisfied, you can take your complaint to the Financial Ombudsman Service:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London E14 9GE

Tel: 0845 080 1800 **Fax:** 020 7964 1001

You must refer your complaint to the Financial Ombudsman Service within six months of our final response.

COMPLAINT FORM

Your Details

Name

Address

Daytime telephone number

E-mail address

Details of the company you are complaining about:

Name

Address

Telephone number

Name of the person who normally collects your payments

Please give details of your complaint below:

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.....

What action have you taken so far to resolve this matter?

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.....
.....

Who have you spoken to about your complaint?

.....
.....
.....

What action would you like us to take regarding your complaint?

.....
.....

Return your form to:

Complaints Department, Consumer Credit Association,
Queens House, Queens Road, Chester CH1 3BQ.

Fax: 01244 318035