

FLS Complaints Policy

At FLS we pride ourselves in first rate customer service, evidenced by the number of returning customers over many years. The vast majority of our business is repeat custom or indeed customers recommended to us by current customers. We always put our customers first – they are not just a number in a system. Our mission is to provide both high levels of service whilst remaining competitive. We research our market to find both the most competitive and most appropriate lender for each customer.

In over 21 years trading, we have never had a complaint, but accept that at some point a client may be unhappy about some aspect of the service that has been provided to them, either by ourselves, the lender or other individual or organisation who may have been involved in the loan process.

As your credit broker, your relationship is with FLS and we appreciate that you may wish contact us first if you have any complaint, irrespective of who may be the cause of your dis-satisfaction.

Our complaints procedure is designed to ensure that we deal with your complaint promptly and efficiently, in a manner that resolves your concern, and enables us to continue a satisfactory relationship with you.

Our Procedures

Any complaint, verbal or written, will be referred to one of our Managing Director at the earliest opportunity. We will also:

- acknowledge the complaint in writing promptly
- 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 within 48 hours and we will let you have our final response as soon as possible and not later than eight weeks.

Complaints - Our contact details:

Peter Richardson, Managing Director
Finance & Leasing Solutions Ltd
30 Fauchons Close
Bearsted, Maidstone
Kent
ME14 4BB
Tel: 01622 738463
E-mail: peter@flsfinance.com

Adviser or Lender

We recognise that there may be unfortunate occasions where you are not happy about some element of the service that has been provided to you, either by ourselves or the lender or other party in the loan process. Although the issue may not be our fault we need to understand whether you wish us to help complain to a third party or whether you wish to complain about FLS. If in doubt we will proceed as if the complaint is about us. We then need to establish whether or not the complaint does relate to us or our services or the service or performance of a third party. If this is unclear, this must not delay investigation and we will proceed with our own investigation. One of our directors will review this matter and take the complaint to the lender, if appropriate, in consultation with you.

Investigation

One of our directors will establish the nature and scope of your complaint having due regard to the Financial Conduct Authority's direction:

- to deal with complaints promptly and fairly, and
- to give complainants clear replies and, where appropriate, fair redress

Eligible Complainants

It is the company's 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.

Eligible complainants are those who have a potential claim against a company whereby it believes he/she has suffered a financial loss due to poor advice or service that are:

- Private Individuals
- Companies within the EU definition of a microenterprise
- Charities with an income of under £1,000,000
- Trustees of a trust with assets of under £1,000,000

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;
- not resolved by close of business on the day following receipt.

Final response

This will set out clearly the company's decision and the reasons for it. If any compensation is offered a clear method of calculation will be shown.

We must include details of the Financial Ombudsman Service in the final response. If dealing with an *eligible complainant* and a regulated activity, we will explain that the complainant must refer the matter to the ombudsman within six months of the date of this letter or the right to use this service is lost.

Analysis

A root cause analysis will be undertaken by the company in the case of any complaint and this will be recorded with the appropriate action having been taken.

Closing a complaint

Where the company receives confirmation from you that you are satisfied with the findings of the investigation and any resolution, the complaint will be considered closed.

Where no confirmation has been received from you within eight weeks of the company's most recent letter, the complaint may also be considered closed.

Financial Ombudsman Service

The company must co-operate fully with the Ombudsman in resolving any complaints made against it and agrees to be bound by any awards made by the Ombudsman.

The company undertakes to pay promptly the fees levied by the Ombudsman.

Contact:

- **Address:** The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR
- **Tel:** 0845 080 1800 (calls should cost no more than 5p a minute for BT customers - other networks may vary) or 020 7964 0500 (this number may be cheaper for calls from some mobile phones and other networks)
- **Email:** complaint.info@financial-ombudsman.org.uk
- **Website:** www.financial-ombudsman.org.uk