

Handling Complaints

This process will be applied when dealing with formal complaints from customers who have used one of our consumer finance packages to purchase our products.

It will always be **free of charge** for customers to lodge a complaint and the choice of how they complain (letter, email, telephone call, personal visit) will always be theirs.

In the first instance customers should contact our customer services team who will attempt to deal with the issue as quickly and fairly as possible. Please either call between the hours of 9am and 5pm Monday to Friday or write to us with an explanation of the complaint.

Telephone :- 0115 924 8604
Email :- mail@stormclad.co.uk
Post :- The Complaints Manager
Stormclad Limited
60 Basford Road
Nottingham
NG6 0JL

When we receive a complaint from a Customer we will immediately start to collate the information we need to complete the Complaint Management Form.

All written, formal complaints will be recorded by **Clyde Scothern (The Complaints Manager)** and he will be responsible for handling the complaint, including monitoring progress.

After the initial information has been collected the **Complaints Manager** will assign the complaint to an appropriate member of staff. The designated person will not have any conflicts of interest in managing and investigating the complaint. All complaints will be investigated competently, diligently and impartially so we can be sure that we are able to **treat our Customers fairly**.

Following the steps shown on the 'process flow' chart later the complaint will be thoroughly investigated and the Customer kept apprised by the agreed communication method on a regular basis.

Once the complaint has been fully investigated the **Complaints Manager** will authorise any appropriate action which may or may not involve compensating the customer.

Resolving Complaints

We will endeavour to resolve complaints in a timely manner and to the satisfaction of all concerned.

This means we will aim to resolve all complaints quickly while making certain they are also investigated thoroughly, to reassure customers that their complaints have been reviewed fully and the resolution is well founded.

The following standards have been agreed throughout our business:

- Every complaint received, and that is not resolved by the close of the next working day, will be acknowledged **within** five working days.
- We will advise the customer on each communication when they will next hear from us.
- We will endeavour to resolve complaints in a timely manner and **within eight weeks** as a maximum.
- If we cannot resolve a complaint, then we will remind customers of the Financial Ombudsman Service.

The Financial Ombudsman Service

If we are unable to resolve your complaint to your satisfaction you may have the right to refer your complaint to the Financial Ombudsman Service.

The scheme is free to use and is designed to help resolve complaints where our internal complaints procedure has been unable to resolve your complaint to your satisfaction.

- The Ombudsman is available to investigate complaints where a final response has not been reached within the 8 week timescales for resolution.
- Information regarding the service is available from us on request. The Financial Ombudsman Service may also be contacted directly:

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Telephone :- 0800 023 4567
Email :- complaint.info@financial-ombudsman.org.uk
Post :- The Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Website :- www.financial-ombudsman.org.uk

Customer Complaints – Process Flow Financial Services

If a complaint can be resolved by the close of business next day, then no further action is needed.

If it can't be resolved, then write to the customer (within 5 working days) enclosing a copy of the 'How to Complain' leaflet explaining what action will be taken and when they will be contacted.

The target is to resolve the complaint within 8 weeks and keep the customer updated regularly.

The customer has 6 months from the date of the Final Response letter to start using the services of the Financial Ombudsman, if required.

