

dlc Published Company Complaints Procedure

Our commitment to customers

We aim to ensure that:

- Making a complaint is as easy as possible
- We treat your complaint seriously
- We deal with your complaint promptly and in confidence
- We learn from complaints and use them to review and improve upon service delivery

What is a complaint?

A complaint is when you tell us you are not happy about the service we provide. It could include:

- When we do not deliver a service on time
- When we give you the wrong information
- When you receive a poor quality service
- When you have a problem with a member of staff

How to make a complaint

If you wish to make a complaint, we invite you to write to **Samantha Tobin – Administration Manager** detailing the nature of your complaint.

You can do this:

- **In writing (marked Private & Confidential) to:**
Samantha Tobin – Administration Manager
Compliance Team
dlc
Buckingham Road
Brackley
Northants
NN13 7DN
- **By Email:** compliance@dlcuk.com
- **By Fax:** 01280 707905
- **By Phone:** 0844 980 1608

Response times

- We will acknowledge receipt of your complaint within 1 working day.
- We will issue a response within 5 working days.
- If there is a delay in responding we will keep you regularly informed of our progress.
- Within 8 weeks from receipt of your initial complaint, we will issue you with our 'final response'.

If you are still dissatisfied with our 'final response'

If you are still dissatisfied with our 'final response' you may refer the matter to the Financial Ombudsman Service (FOS), however there may be jurisdictional issues that prevent the FOS from adjudicating on the matter. You must contact the FOS within 6 months of the date of our final response letter.

A leaflet explaining how you can raise this matter with the Financial Ombudsman Service can be found via their website <http://www.financial-ombudsman.org.uk/publications/consumer-leaflet.htm>

Please note that the Financial Ombudsman Service will not normally investigate a complaint unless the company's internal complaints procedure has been exhausted in the first instance.

In the first instance, all written complaints should be directed to:
Samantha Tobin – Administration Manager
Compliance Team,
direct legal & collections,
Buckingham Road
Brackley,
Northants,
NN13 7DN

Complaint letter received and entered on complaint log

Account placed on hold immediately and transferred to the complaint strategy

Acknowledgment sent to Customer within 1 working day

Full investigation of issues raised

Written response to complainant within 5 working days

- Update the following:
- Account notes
- Client / Official body (if notified)
- Complaint log

With the introduction of the Financial Ombudsman Service, we have a maximum of 8 weeks to resolve complaints. A Final Response must be issued to customer by the end of the 8 week period

Referral to the FOS will only apply to consumer credit regulated agreements with a cause of action arising after the 5th April 2007.

All correspondence should be retained in a complaint file for a minimum of 72 months from resolution.