

COMPLAINTS PROCEDURE

Our goal is always to provide an excellent service to all of our customers, but we do recognise that things can occasionally go wrong. We take all complaints we receive seriously and aim to resolve all of our customers' problems fairly, promptly and efficiently.

Feedback is always welcomed for the things we do right and or for times we fall short on our high standards.

Please telephone Customer Services on freephone 0800 0727 844 who can usually deal with your concerns. Calls may be recorded and /or monitored for quality purposes.

Alternatively.

If you may wish to write to us, please send your complaint to:

Compliance Department.
Credit And Loan Management Ltd.
Office 1, The Willows, Pen Stryt,
Llandegla, Wrexham.
LL11 3AG.

We aim to resolve all complaints within 14 working days of receipt; although where more detailed investigation is required the process may take longer. You will be kept informed of the time scale that will be required for us to investigate your complaint.

Most of our customers' concerns can be resolved quickly but in some instances we may need you to provide us with further information.

Once an investigation of your concerns has been made, we will provide a written response to confirm our findings and the proposed resolution.

Our intended maximum response period for our final written response is 10 weeks from receipt of your original complaint.

Clearly, we would always want to resolve any concerns you raise with us internally.

However, should you remain dissatisfied following our final written response, or 10 weeks have elapsed since you raised your complaint with us and you are not happy with the progress made and wish to take this further, you can refer the matter to:

The Financial Ombudsman Service (FOS).
South Quay Plaza,
183 Marsh Wall,
London, E14 9SR.
Tel: 0845 080 1800.

Please note that The Financial Ombudsman Service provides a free independent complaint handling service.

Following our Complaints Handling Procedure does not affect your right to take legal action.