

Our Complaints Handling Procedure

Here at Eccles Finance we pride ourselves on our high standards of customer service and fully observe the standards of 'Treating Customers Fairly' as set out by the FCA.

We recognise that from time to time we may not get things right and when this happens we will make every possible effort to deal with the situation promptly and to the 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

If you wish to make a complaint about our products or services, the first thing you should do is talk to the agent who calls at your home. Make them aware of the problem. They will report the complaint to a member of our management team and we will endeavour to resolve the issue immediately although in some cases we may need a little time to investigate the matter. We do aim to resolve complaints within **10 working days** but if we need more time we will keep you advised.

If you feel you cannot refer the matter to your agent, you can contact us direct either by telephone: 0161 950 6666 or e-mail: customerservices@ecclesfinance.co.uk or by writing to us at **Customer Services Department Eccles Finance, Pearce House, 80 Cawdor Street, Eccles Manchester M30 0QF.**

If you remain dissatisfied following our response under Step 1 you can escalate your complaint to Step 2

Step 2

Contact our **Operations Director in writing at: Eccles Finance, Pearce House, Cawdor Street, Eccles Manchester M30 0QF**, or by telephone 0161 950 6666 or by fax 0161 950 6669 providing full details of your complaint.

We will then look into the matter and provide you with a written response which will summarise what we have investigated and what we propose to do to resolve the matter. We will aim to write to you within **10 working days** but if we need more time we will keep you advised.

If you still remain dissatisfied you may go to step 3

Step 3

Write to the **Managing Director, Eccles Finance, Pearce House, Cawdor Street, Eccles, Manchester M30 0QF.** The Managing Director will be provided with copies of all written correspondence between you and the company.

We will send you our final response within **eight weeks** of your original complaint or write to tell you why we have not completed our investigations and when we will have done so.

TRADE ASSOCIATION

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 at **any stage** you are not satisfied with our response to your complaint you can make a formal complaint to the CCA by telephone, by fax, by email, by letter.

Tel: 01244 392044

Fax: 01244 318035

e-mail: complaints@cca.uk

Complaints Department

Consumer Credit Association

Queens House

Queens Road

Chester

CH1 3BQ

FINANCIAL OMBUDSMAN SERVICE

After eight weeks 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

South Quay Plaza

183 Marsh Wall

London

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.

COMPLAINTS FORM AND OTHER USEFUL LINKS & WEBSITES

Please see below for complaints form and information regarding a number of other organisation that you may find useful.

Authorised and Regulated by the Financial Conduct Authority

Complaints Form

Your Details

Name

Address

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Daytime telephone number

E-mail address

Name of the person who normally collects your payments

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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?

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

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Eccles Finance
Pearce House Cawdor Street Eccles Manchester M30 0QF
T: 0161 950 6666 F: 0161 950 6669 E: customerservices@ecclesfinance.co.uk
W: www.ecclesfinance.co.uk
Registered in England 908923
Authorised and Regulated by The Financial Conduct Authority

OTHER USEFUL LINKS & WEBSITES

Credit Reference Agencies

Experian

www.experian.co.uk

Equifax

www.equifax.co.uk

Credit Scoring

Credit Reporting Agency Ltd

www.checkmyfile.com

Price Comparison

Lenders Compared

www.lenderscompared.org.uk

Free Debt Advice

Christians Against Poverty

www.capuk.org

Step Change

www.stepchange.org

Charitable Bodies

Money Advice Trust

www.moneyadvicetrust.co.uk

Citizens Advice Bureau

www.adviceguide.org.uk