

## Our Complaint Procedure

### Step-by-step complaints procedure

If you're not completely happy with our service we'd like to hear about it so we can do something to put it right.

We do everything we can to make sure our customers get the best products and service possible, however, sometimes we understand that we may not get things right. If this happens, please let us know.

We want to:

- make it easy for you to tell us what went wrong;
- give your complaint the attention it deserves;
- resolve your complaint without delay; and
- Provide you with the right outcome to your complaint

### How & where to complain

If you are not satisfied with any aspect of our service or products you can tell us in the following ways:

**By email** – please email [Financing.complaints@mkmbbs.co.uk](mailto:Financing.complaints@mkmbbs.co.uk)

**By telephone** – call Central Support on **01482 345678** during our office hours

### How long will it take?

We always aim to resolve complaints in a timely manner and to the satisfaction of all concerned. We endeavour to resolve complaints quickly, through thorough investigation.

Please see timeframes below:

- If we are able to resolve a complaint within 3 business days, we will issue the complainant with a summary resolution letter detailing our resolution and advising the customer of their right to refer the complaint to the Financial Ombudsman Service.

- For every complaint received that cannot be resolved within 3 business days, we will issue the complainant with an acknowledgement letter within 5 business days, along with a copy of our complaint's procedure.
- We will advise the complainant on each communication when they can expect to hear from us next
- If after 4 weeks we are still not in a position to resolve a complaint, we will issue the complainant with a '4 week holding letter' advising why we are not yet in a position to resolve the complaint.
- We will endeavour to resolve complaints in a timely manner and **within 8 weeks** as a maximum.
- If we cannot resolve a complaint within 8 weeks then we will remind complainants of their right to refer their complaint to the Financial Ombudsman Service (see final response letter templates).
- All complaints received and resolved will be recorded so we are able to identify trends and make the necessary business changes to improve the services to our customers and prevent repeat occurrences.
- If Novuna Personal Finance is solely responsible for the complaint or the reasons for the complaint, we will refer the complaint to them within 5 business days and write to the customer to make them aware of this.
- If Novuna Personal Finance is jointly responsible for the complaint with us, we will refer the complaint to them within 5 business days, write to the customer to make them aware of this, and then investigate and handle the complaint points relating to us as per our normal process.

### **If we cannot resolve your complaint**

If we are unable to resolve your complaint within 8 weeks, we will:

- Send you a letter explaining our reasons for the delay and an indication of when we expect to provide our final response

### **The Financial Ombudsman Service**

Our aim is to resolve all complaints internally. However, if after receiving our final response letter, or if eight weeks have passed, you may have the right to refer your complaint to the Financial Ombudsman Service (FOS). Their contact details are shown overleaf.

### **Financial Ombudsman Service**

If you would like the Financial Ombudsman Service to look into your complaint you must contact them **within six months** of the date of our final response letter.

The Financial Ombudsman Service  
Exchange Tower  
London, E14 9SR

Telephone: 0800 023 4567

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Further information can be obtained from the Financial Ombudsman Service's website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)