

Complaints Procedure

1. Making a Complaint

We will deal with your complaint in an efficient manner, in accordance with the Financial Conduct Authority's procedures and guidelines. To enable us to deal with your complaint promptly, we request you contact us:

- By email: complaintsin@capquest.co.uk
- By telephone: 0333 999 7217 (calls to this number are charged at the same rate as 01 or 02 numbers on mobile phone tariffs). Calls may be recorded for quality and training purposes
- By post: Capquest, Complaints, Capella Building, 60 York Street, Glasgow, G2 8JX

Please provide your full name, full postal address and your Capquest reference number.

Please set out the facts of your complaint in the order of events including the date and time the problem arose. Please ensure where possible you enclose copies of any relevant correspondence and other evidence.

2. Acknowledging your Complaint

If your complaint cannot be resolved by the close of three business days following its receipt, we will send you a written acknowledgement of your complaint within five working days of receipt and a full investigation will follow.

We will provide a copy of this document on request and when acknowledging a complaint.

3. Investigating your Complaint

Your complaint will be investigated diligently and will be assessed competently and impartially. We may ask you to submit copies of documentation and may request further information from you to assist us with our investigation.

If we have reasonable grounds to be satisfied that another organisation may be solely or jointly responsible for the issues raised, we will forward the complaint, or the relevant part of it, to that organisation. We will write to you to confirm our actions and provide contact details of the organisation concerned.

From receipt of your complaint, we will meet the following timeframe:

- By Day 28 - Investigate your complaint and provide you with a response within 28 days. If it is not possible to resolve the complaint within 28 days, for example your complaint may involve us obtaining information from our client or another party; you will be advised of our progress status.
- By Day 56 - In the unlikely event that your complaint has not been resolved at an earlier date, we write to you with a final response letter setting out our conclusions

If we are unable to provide you with a final response within this time, we will send you an update and explain why we have been unable to respond fully.

If more than eight weeks from the date of your complaint has passed and you haven't received a final response, or you are dissatisfied with the final response you receive you can contact the Financial Ombudsman Service.

Their contact details are:

- Address: Financial Ombudsman Service (FOS), Exchange Tower, London, E14 9SR
- Website: www.financial-ombudsman.org.uk
- Telephone: 0800 023 4 567 (calls to this number are now free on mobile phones and landlines)
- Email: complaint.info@financial-ombudsman.org.uk

The Financial Ombudsman only has jurisdiction in respect of Eligible Complaints as defined by the Financial Conduct Authority rules and we cannot guarantee that you are an Eligible Complainant. In any event, you have the right to refer your complaint to the Financial Ombudsman Service, free of charge – but you must do so within six months of the date of the final response letter. An explanatory leaflet will also be provided which provides further information about the Financial Ombudsman Service.

If you are not considered an eligible complainant and remain dissatisfied with our final response, you can contact the Credit Services Association:

Credit Services Association, 2 Esh Plaza, Sir Bobby Robson Way, Great Park, Newcastle Upon Tyne, NE13 9BA.