

IF YOU HAVE A COMPLAINT

If you have a complaint, please contact us using one of the following methods;

- Call: 023 9237 5921

Online: visit our <u>website</u> and enter details in to the 'Contact Us' form

In writing: Parity Trust, Port View, One Port Way, Port Solent, Portsmouth PO6 4TY

Visit our office at the above address.

In order to try and resolve your complaint as quickly as possible, please provide us with the following:

- Your account reference number if you already have a loan with us.
- Details about the best way to contact you.
- As much information as possible about your grievance.
- Any solution you would like us to provide to rectify the situation.

HOW WE WILL HANDLE YOUR COMPLAINT

We will do all we can to provide a timely response and we will acknowledge receipt of your complaint in writing.

- If we are unable to resolve your complaint within 5 working days we will provide you with an update in writing which will let you know when you can expect a full response.
- We may need to contact you for further information.
- Once all the details of your complaint have been investigated we will issue you with a final response.
- The Financial Conduct Authority (FCA) allows us up to 8 weeks to resolve a complaint, however we will endeavour to achieve a satisfactory resolution before this deadline.

FINANCIAL OMBUDSMAN SERVICE

If you are not satisfied after receiving our final response, you are able to contact the Financial Ombudsman Service (FOS). The FOS provide an independent review and they will assess your case without any charge for their service. Please note that the FOS would only be able to assist you if you have been through the complaints process outlined above.

FOS contact details:

In writing by email: complaint.info@financial-ombudsman.org.uk

By telephone: 0800 023 4 567 or 0300 123 9 123

For further details visit: www.financial-ombudsman.org.uk