

# Complaints Procedure

## Complaints Procedure

We are committed to treating customers fairly and performing to high professional standards. We aim to be fair and reasonable in all our dealings with consumers ensuring an appropriate degree of protection for them.

We hope you will be happy in your dealings with us. However if you have a complaint about any aspect of the service you have received we will deal with it politely and promptly so that the matter is resolved as quickly as possible. We take complaints seriously to try to ensure you are satisfied with your experience of our service.

Also, if you have any suggestions or comments, please tell us, as we welcome feedback that will help improve matters.

Please let us know about things as soon as possible – the sooner we know the sooner we can take action.

Our Complaints Procedure has been designed in accordance with the requirements of the financial authorities. You are entitled to be treated fairly and we will respect your confidentiality and investigate your complaint fully.

We keep proper and comprehensive records of complaints received as well as any actions taken to improve services as a consequence of complaints.

### Our complaints procedure

Our aim is to have appropriate and effective procedures for dealing with any customer complaints about our lending activities. We aim to explain things in a way that is fair, clear and not misleading.

If we are unable to resolve your concerns to your satisfaction over the telephone by close of business on the business day following receipt of your complaint (effectively up to two working days) you can contact us to complain, free of charge, at our registered office address which is:-

The Complaints Officer  
Lesley, Stephen & Co. Limited  
The Media Centre  
7 Northumberland Street  
Huddersfield  
HD1 1RL

Tel: 01225 436760

You can also contact us by email at [info@lesleystephen.co.uk](mailto:info@lesleystephen.co.uk) or via the contact page on our website [www.lesleystephen.co.uk](http://www.lesleystephen.co.uk)

Please explain what has happened, and how you would like things put right.

We will then follow the process detailed below:-

1. On receipt of your complaint in our registered office (the Huddersfield address shown above) the matters raised will be investigated by an independent person within the Company
2. We will acknowledge your complaint promptly (typically within 5 working days of receipt of your complaint), normally by post but by telephone or email if you ask us to
3. We will investigate your complaint competently, diligently and impartially, obtaining further information where necessary
4. We will keep you informed of the progress in resolving your complaint
5. We will aim to send a final written response to you within 8 weeks of receipt of your complaint.
6. The final written response will include whether the complaint has been accepted or not by us, and if not the reasons why; where appropriate offering redress or remedial action; enclosing a copy of the Financial Ombudsman Service's standard explanatory leaflet; and advising you that if you remain dissatisfied you may now refer the complaint to the Financial Ombudsman Service within 6 months of the date of our final written response

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7. If we are unable to provide you with a final written response within 8 weeks of receipt of your complaint we will write to you explaining why and advise you when you can expect a final written response, informing you that you may now refer the matter to the Financial Ombudsman Service if you wish, enclosing a copy of the Financial Ombudsman Service standard explanatory leaflet
8. If more than 8 weeks from the date of your complaint has passed and you haven't received a final written response from us, you may refer the matter to The Financial Ombudsman Service.

### Financial Ombudsman Service

Exchange Tower  
London E14 9SR

Tel: 0300 123 9 123 or 0800 023 4567

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

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

Please note that before the Financial Ombudsman Service can look into your complaint, they will expect you to have first got in touch with us and given us the chance to put matters right.

We hope you will find this information helpful.  
If you have any questions, please ask! Call 01225 436 760