



COMPLAINTS HANDLING PROCEDURE

Estone Personal Credit Limited is committed to providing a high standard of customer service and support to our customers. From time to time we may not get things right. When this happens, we make every possible effort to deal with the situation promptly and to our customer's satisfaction.

Anyone can complain who has a loan or receives a service from us, or is affected by our decisions or actions. The complaint can be in writing, verbally or by any other method e.g. a text message.

Typically, a complaint may be about:

- 1. the quality of our service, standards or actions**
- 2. the way a customer has been treated**
- 3. our policies or our decisions.**

Our complaint handling will be carried out in accordance with Financial Ombudsman Service (FOS) guidance as set out in the CCA (Consumer Credit Association) Customer Complaints Procedure leaflet with particular reference to the following issues:

- ✓ **Providing the customer with the CCA Customer Complaints Procedure leaflet**
 - ✓ **Adherence to stated time scales for dealing with complaints**
 - ✓ **Escalation to resolution as required**
 - ✓ **Consumer's right to refer unresolved disputes to the FOS and any other helpful organisations.**
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On receiving a complaint from a customer:

- 1) A customer is permitted to complain in writing, verbally, or by any other method e.g. a text.
- 2) A customer can make a complaint to us in person, over the telephone, email or SMS text, and we attempt to resolve the complaint immediately and sympathetically.
- 3) The Office staff will contact the customer within 2 hours via telephone to discuss the nature of the complaint.
- 4) An appropriate visitation date will then be organised to discuss the complaint with the customer face-to-face.

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- 5) This should be completed by a customer development management within 24 hours of the compliant being received.
- 6) The company should try to solve the complaint internally as soon as possible once this meeting has taken place.
- 7) If immediate resolution is impossible, we will give or send the customer the CCA Customer Complaints Procedure leaflet and tell the customer that we will refer their complaint back to the office for further investigation.
- 8) Should the complaint require more time to be investigated we must attempt to resolve the matter to the customer's satisfaction within 14 working days (2 Weeks).
- 9) Before 14 days have elapsed, we will contact the complainant either in person, over the telephone and let them know the outcome (or the reason for any delay).
- 10) We will inform them that if they are not satisfied then they can contact the Consumer Credit Association using the contact details shown in the leaflet which also includes an explanation of how to proceed further with their complaint if they feel it is unresolved.
- 11) A written summary of the compliant and all attempts to solve the complaint will be issued to the customer within 8 weeks.
- 12) This will document if all of our timescales have been met by the company, the outcome of the compliant investigation, and the outcome of the compliant process.
- 13) Should a customer remain dissatisfied after all attempts to resolve the matter have been exhausted, and after the involvement of the Consumer Credit Association, they have the right to refer the complaint to the Financial Ombudsman Service who will determine a final settlement for the customer?

It is the company's policy to make every effort to resolve a complaint at an early stage and thereby prevent the need to escalate the matter to the Financial Ombudsman Service. However, if a customer needs to take the compliant further we will assist the customer in providing details on how to do so.