

Handling your complaints effectively

Please read this document carefully

Our aim at all times is to provide quality products and services to all of our customers. There may, however, be occasions when you feel that this has not been achieved, and we'd like to hear about it.

If you're not happy with our service, for whatever reason, you can contact us by either telephoning one of the following:

- If your complaint relates to financial difficulties, call 0333 240 6095
- For all other complaints, please call 0333 240 6114

or

- By writing to us at: Prestige Finance
PO Box 6037
Wolverhampton
WV1 9QW

We always aim to resolve your problem quickly and fairly, but in some instances, such as a complex case, it may take time to investigate thoroughly. Below are the timescales you should expect when raising a complaint with Prestige Finance:

- We'll try to resolve your complaint, where possible, by the end of the third working day after receiving it.
- If it's not possible to resolve your complaint by the end of the third working day, following receipt we'll send you a written acknowledgement within five business days, highlighting that your complaint has been received and is being dealt with. This will include the name of the employee who'll be dealing with your complaint.
- If we're unable to resolve your complaint within four weeks of receipt, we'll contact you and explain why we've been unable to achieve this. We'll also give you an indication of when we'll next be in touch.
- If we're unable to resolve your complaint to your satisfaction within eight weeks of receipt, we'll contact you again and explain why. You can then, if you wish, exercise your right to take your complaint to the Financial Ombudsman Service, who can be contacted using the following details:

Address: Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Website: www.financial-ombudsman.org.uk

Email: complaint.info@financial-ombudsman.org.uk

Telephone: 0800 023 4567 or 0300 123 9123 from a mobile

It's important that our complaints procedure is finalised before you approach the Financial Ombudsman Service as their rules state we must be given up to eight weeks to try to resolve complaints.

If you're not satisfied with our resolution of your complaint or our final response, and you wish to refer the matter to the Financial Ombudsman Service, you only have six months from the date of our final response or summary resolution communication to refer it. However, none of these procedures affect your legal rights.

We can provide literature in large print, Braille and audio tape. Please ask us for this leaflet in an alternative format if you need it.

For customer service and training purposes, calls with Prestige Finance may be monitored and/or recorded.

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