

## **CHURCHWOOD FINANCIAL LTD**

### **Complaints Code of Practice**

**This code of practice sets out how we deal with client complaints.**

#### **It tells you:**

- How to make a complaint.
- The standards you can expect from us in dealing with it.
- What we will do to put things right.
- What you can do if you are unhappy with our response.

#### **1. What sorts of complaints are covered?**

Examples of the types of complaints covered by this code of practice are

- mistakes;
- delays;
- poor or misleading advice or guidance;
- staff behaviour;
- the way in which we administer your file;
- non payment of refunds.

#### **2. What kind of service can I expect?**

We are committed to providing a high quality of service; however, occasionally we may fail to meet your expectations. In such circumstances we will work with you to put things right as quickly as possible.

Please tell us what you think of our service. We welcome all your comments whether they are complaints, compliments or suggestions. By letting us know what you think we can monitor our performance and improve our service.

#### **3. What should I do if I want to complain?**

Our complaints procedure is straightforward and easy to use.

You can complain:

- by speaking to a member of staff; or
- in writing, by letter, email or fax.

What will happen when you call to complain:

- Whenever possible the person who answers the phone will try and resolve your complaint immediately. If this is not possible the complaint will be escalated to a Team Leader.

- The member of staff will take your name and contact number if their Team Leader is not able to speak to you there and then.
- A Team leader will call you back within 24 hours on a working day (Monday to Friday) and will try to resolve the complaint for you.
- If you remain dissatisfied or we feel the issues raised should be investigated in greater detail, your complaint will be escalated to the Complaints Department.
- At this stage we recommend you put your complaint in writing or an email as this will assist us to address your issues as quickly as possible.

Please address your letter to;  
*The Complaints Team,*  
*Churchwood Financial Group,*  
*National House, Wellington Road North,*  
*Stockport,*  
*Cheshire*  
*SK4 1HW*

Or you can email the complaints team at;  
*complaints@churchwoodfinancial.co.uk*

#### **4. What information do you need to give us?**

We will need your full name, address and postcode. It will help us deal with your complaint if you give as much background information as possible. Information may include:

- Your personal reference number
- Contact details
- The date of your approved agreement
- The nature of your complaint and the identity of the member of staff that dealt with you
- Any other information that may be helpful to understand your position

#### **5. Who will deal with my written complaint?**

Our Complaints Team will send you a written acknowledgement within 5 working days of the Team receiving your written complaint. If you have any difficulties in providing your complaint in writing you must let us know and we will try to provide you with an alternative and more suitable method of communication.

#### **6. How will my complaint be dealt with?**

The Complaints Team will carry out a thorough investigation of your complaint. At all times we will be honest and fair in our dealings with you and ask you, in return, to do the same for us. If you complain we will:

- treat you with tact and courtesy at all times;
- deal with your complaint fairly, promptly and efficiently;
- acknowledge receipt of your complaint and tell you who is dealing with it;
- aim to respond to your complaint as soon as possible;
- comply with the timescales set out in section 7 of our Code of Practice;
- If the complaint is upheld in your favour we will apologize, tell you what went wrong and what we will do to put things right. The final response letter will contain the results of our investigation. This may include notes made at the time of telephone

conversations with you or your creditors, transcripts of recorded calls and any other evidence we hold.

## 7. Important Timescales

On receipt of your complaint we will always endeavor to meet the following timescales:

- (a) By Day 5 – acknowledge receipt of your complaint;
- (b) 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 you will be advised of the status of your complaint;
- (c) By Day 56 – in the unlikely event that your complaint has not been resolved at an earlier date, we will write to keep you informed of our progress and will complete our review as quickly as possible.

## 8. What if I am not satisfied?

If a client is still dissatisfied with our final response letter and they wish to pursue their complaint further they can contact:

The General Secretary,  
Debt Managers Standards Association Ltd (DEMSA),  
West Point,  
Westland Square,  
Leeds,  
LS11 5SS,  
Tel: 0113 277 7610,  
Fax: 0113 2773586  
e-mail: [info@dems.co.uk](mailto:info@dems.co.uk) or visit [www.dems.co.uk](http://www.dems.co.uk)

and / or

The Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London E14 9SR

Tel: 0207 964 1000

Fax: 0207 964 1001

Website: <http://www.financial-ombudsman.org-uk>

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

Any referral to the Financial Ombudsman Service (FOS) should be made within six months from the date of our final response letter. This service is free and the FOS acts as an impartial adjudicator.

We will provide further details of a client's right to refer to the FOS on request or:

- In our final response letter;
- In the letter sent 8 weeks after we have received the complaint, whichever is sooner

A client can also find out more about the Financial Ombudsman Service or how to make a complaint using the contact details shown above.