

# COMPLAINTS PROCEDURE

## Resolving your complaint

### Our Commitment to Resolving your Complaint

ACT Credit Management Ltd (ACT) is committed to providing excellent customer service to our customers and clients.

We appreciate that sometimes things can go wrong and mistakes can be made, and we will do our best to resolve any issues in a professional and timely fashion.

All complaints will be used in a positive way to improve our service, where this is appropriate.

### How to Make A Complaint

It is the policy of ACT to make it as easy as possible for customers to make a complaint.

It is often easier to discuss things over the phone as we can often resolve the situation quicker.

Our Customer Complaint Handlers are available on 0203 1500 150 from 08.30 - 18.00 Monday to Friday. Or you can email: [customercare@actcredit.com](mailto:customercare@actcredit.com)

Alternatively, you can write to us:

ACT Credit Management Ltd  
Bank House,  
7 St. Johns Road  
Harrow  
HA1 2EE

### Complaints Process

If an issue arises, we would encourage you to talk to us about your complaint. It is likely that a Manager will be able to resolve your concern straight away, therefore please contact us as soon as possible so we can help you.

We will do our best to resolve your complaint before the end of the next business day, or no later than within 3 business days, at which point you will be sent a Summary Complaint Resolution letter.

We may need more time to carry out internal investigations, and if this is the case, we will acknowledge your complaint in writing within 5 business days from when we received your complaint.

Our acknowledgement letter will include:

- The name and job title of the individual handling your complaint;
- A timescale for when we will correspond further, which will be no more than 4 weeks from the receipt of your complaint; and
- A copy of our Complaints Procedure

There may be circumstances when we require longer than 4 weeks to complete our response, for example, we may be waiting for information from a third party. If additional time is required, we will write to you to explain why we are not yet able to respond to your complaint and indicate when we will make further contact (This must be within 8 weeks of receipt of your complaint).

Once our investigations are complete, we will write to you with our final response.

We appreciate that in some circumstances, you may not be satisfied with the outcome of your complaint. If you believe that we could have done more, please contact us so we can try to assist you further.

### Escalation

Should you feel that your complaint has not been resolved to your satisfaction, you may escalate your complaint to the Financial Ombudsman Service within six months of our final response.

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR  
Telephone: 0300 1239 123  
[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Alternatively, we are a member of the Credit Services Association (CSA). If your complaint is a breach of the CSA Code of Practice (which can be found on the Home page of our website), you may pursue the complaint in accordance with the CSA's Complaints Procedure.

Credit Services Association  
2 Esh Plaza, Sir Bobby Robson Way  
Great Park  
Newcastle Upon Tyne  
NE13 9BA  
Telephone: 0191 217 0775  
[www.csa-uk.com](http://www.csa-uk.com)

For any complaints which relate to personal data and/or breaches of data protection, you can make a complaint to the Information Commissioner's Office (ICO).

Information Commissioner's Office  
Wycliffe House  
Water Lane  
Wilmslow  
Cheshire  
SK9 5AF  
Telephone: 0303 123 1113  
[www.ico.org.uk](http://www.ico.org.uk)