

Complaint Procedure

Your views are important to us and if we do not deliver to the high standard of service you should expect, or if we make a mistake, we want to know. We will investigate your complaint and try to resolve the problem as quickly as possible.

How we handle complaints

Step 1

Please contact us at your earliest convenience with the following information:

- Your full name, address, and telephone number
- Details of any previous correspondence you've had with us
- Details of your problem or complaint
- We will try to give you an answer there and then, but if this is not possible, we will take full details from you and arrange for the problem to be investigated.

You can contact us in one of the following ways:

In writing: 1 Farbrook Way, Willenhall, WV12 4SG

By phone: 01902 918 185

By email: info@1sttimefix.org.uk

Step 2

We try to resolve complaints as soon as possible. Should we resolve your complaint by the close of the third business day following the day on which we receive your complaint, we will issue you with a written communication called a summary resolution communication acknowledging that you made a complaint and setting out that the complaint has been resolved and making you aware of your right to refer the complaint to the Financial Ombudsman Service should you be dissatisfied with the resolution.

Step 3

We hope that you'll never have to do this, but if you're not happy with the way we've handled your complaint, the outcome of it, or if eight weeks have passed and we have not sent you our final response, you may have the right to refer your case to the Financial Ombudsman Service.

You can contact them in one of the following ways:

In writing:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

By phone: [0800 023 4567](tel:0800 023 4567)

By email: complaint.info@financial-ombudsman.org.uk

Website: <http://www.financial-ombudsman.org.uk>(external link)

Please remember that you will need to refer your complaint to the Financial Ombudsman Service within six months of receiving our final response.

If you have bought your insurance online, you can also register your complaint with the [Online Dispute Resolution](#)(external link) website, which has been set up by the European Commission.

On the rare occasion that we do receive a complaint, we take it very seriously. If you have an issue with a product purchased via finance and we have been unable to resolve your issue, please contact TradeHelp Ltd using the following details:

- Write: Marchwiel Centre, Bryn Lane, Wrexham Ind Est, LL13 9UT
- Telephone: 01978 666887

E-mail: info@tradehelp.co.uk

If your complaint relates to the finance linked to your purchase you can still let us know about this, but we will forward it on to your credit provider. Your credit provider will acknowledge your complaint and investigate it thoroughly and issue their response within eight weeks.

What to do if you can't reach an agreement:

If you are not satisfied with the lender's response to your complaint relating to the finance agreement, you may be able to refer the matter to the Financial Ombudsman Service. You must contact them within six months of the date of the lender's final response letter to you.

They can be contacted in the following ways:

- Write: Financial Ombudsman Service, Exchange Tower, London, E14 9SR
- Telephone: **0300 123 9 123**
- E-mail: complaint.info@financial-ombudsman.org.uk

Further details can be found on the Financial Ombudsman Service website: www.financial-ombudsman.org.uk