

OUR CONDUCT AND COMMITMENT ON COMPLAINT HANDLING

Helping us to right a wrong...

Our Conduct

When our services or people have fallen short of our standards, we want to know. We don't always get it right and want to learn from our mistakes. For this reason, we take our complaints seriously. We will investigate our customers' concerns and use the outcome and any learnings to continually improve our business practices. We aim to treat customers fairly and in-line with our corporate culture where customers are at the heart of our business, this includes the way we handle our complaints.

Our Commitment

Whilst we wish to treat our customers fairly, this does not mean treating all customers in the same way. Our complaint handling is not a "one size fits all" and we sometimes will have to seek information from 3rd parties or our customers themselves. This is not to delay the process but to understand individual circumstances which will help us with our investigation and decide the right outcome. Our investigations are impartially conducted by our bespoke complaint handling team who will commit to the following:-

Complaint Handling

On receipt of a complaint, we will:

- Suspend all collection activity (where you have an account with us). This means all "collection" calls and written communications will be suspended until the complaint has been fully investigated and the outcome communicated to you;
- Acknowledge your complaint within 5 working days of receipt;
- Resolve complaints as soon as possible;
- Our "final response" letter includes our understanding of what you are complaining about. If our understanding differs from yours, please contact us as soon as possible, to allow us to address all of your concerns;
- Conduct a full and impartial investigation into your complaint;
- Send an update to you 4 weeks from receipt of your complaint, if we have not completed our investigations;
- Send a "final response" to you within 8 weeks of receipt of your complaint. However, in exceptional circumstances where the investigation is taking longer than expected, we will write to you explaining the reason for the delay, when we expect to provide the "final response" and details of who you can complain to should you be unhappy with the way we have handled your complaint.
- In cases where your complaint is relating to consumer credit, is resolved within 3 working days of receipt and where you have accepted our resolution, Resolvecall will issue you with a Complaint Summary Resolution communication in your preferred written format, advising that we now consider your complaint to be closed. This will include your right to refer the matter to the Financial Ombudsman Service should you remain unhappy with the decision.

The Ombudsman's Services' contact details are:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Telephone: 020 7964 1000
Fax : 020 7964 1001
Email : complaint.info@financial-ombudsman.org.uk
Website : www.financial-ombudsman.org.uk

Please find the link to the "Financial Ombudsman Consumer Leaflet" as follows:
<http://www.financial-ombudsman.org.uk/publications/consumer-leaflet.htm>

We may also provide escalation rights to the Credit Services Association (CSA) who act as our trade body. As a member of the CSA we are obliged to adhere to their Code of Practise. The Credit Services Association's contact details are:

Credit Services Association
2 Esh Plaza
Sir Bobby Robson Way
Great Park
Newcastle Upon Tyne
NE13 9BA
Telephone: 0191 217 0775
Email: info@csa-uk.com
Website: www.csa-uk.com

Contact us

If you wish to discuss your complaint or any of the information supplied within this leaflet, please do not hesitate to contact us:

By telephone

Customers can call us on 0141 212 8508, calls will cost no more than 5p per minute from a BT landline, however, calls from other service providers and mobiles may cost more. Customers from The Republic of Ireland can call us on 0818 333 858, calls to this number will be charged at a local rate, however, calls from mobiles may cost more.

By post

Complaints Team
Resolvecall Ltd
Spectrum House
55 Blythswood Street
Glasgow
G2 7AT

By email

Email us at complaints@resolvecall.co.uk

Face to face

Customers can also raise a complaint directly with one of our "field" representatives during a home visit.