

STERLING VEHICLES LIMITED

Complaints Handling Policy & Procedures

We are committed to delivering an efficient and professional service. We aim to provide prompt, courteous, helpful, open and informative advice in response to every approach made by a member of public. We are always keen to hear the views of our customers, particularly the general public, about our performance generally – what we do right and what we do wrong.

From time to time things may go wrong, and we may fail to provide the Standards of Service that we have set ourselves. Such instances reported to us by customers provide us with an opportunity to put things right and to learn from our mistakes.

Types of complaint handled

Handling complaints quickly, fairly and helpfully is a key part of our approach to service delivery. Examples of complaints about a service provided might include:

- dissatisfaction with the way in which we respond to an enquiry, or the time that we took to respond;
- a perceived injustice because of alleged maladministration on our part;
- a denial of a request for information made under the Freedom of Information Act;
- dissatisfaction with the way in which our assets are maintained; or
- dissatisfaction with the response to a request for our services to be provided in a different format.

Should things go wrong and we fail to provide the quality of service expected by our customers. We will endeavour to:

- ensure that making a complaint is as easy as possible;
- treat a complaint seriously whether it is made in writing by letter, via fax, email
- or by telephone;
- deal with it promptly, politely and where appropriate, informally (for example, by
- telephone);

- include in our response an apology where we have got things wrong, an
- explanation of the position, or information on any actions taken; and
- learn from complaints; use them to improve our service.

Making a complaint

Customers can make a complaint in writing by letter, via fax, email or by telephone. We require customers emailing complaints to provide either a request for an email response or provide a telephone number or full postal address.

Complaints will normally be directed to the member of staff with whom they have been dealing, but with Management copied in on all communications.

Where the person the customer has dealt with is responding to the complaint we expect them to use this as an opportunity to explain what actions have been taken and to try to sort things out with the customer.

Where the customer seeks to know the name of a member of Management, this information is to be provided without exception and refusal of an employee to give this information will result in disciplinary action.

All complaints are recorded and we will provide a summary of all complaints to the Financial Conduct Authority. These statistics are also used internally to improve our products and services.

Complaints Handling Procedures

We shall make every effort to operate in accordance with the Financial Conduct Authority (FCA) and the Financial Ombudsman Service (FOS) complaint management procedures.

We recognise that we have an obligation to Customers who are dissatisfied with our service to resolve any complaint within 8 weeks from the point of notification.

If this is not possible for any reason then we will state our reasons for not being able to do so and propose an alternate completion date to the Customer.

If we are unable to resolve the complaint within this timescale, or to the Customer's satisfaction, or the Customer does not accept a deferred date, then such complaints may be eligible for consideration by the FCA or the FOS.

We will provide details of our complaints procedures to assist the Customer as part of our first response process.

Acknowledgement

When we receive a complaint, we will provide written acknowledgement within 5 business days starting from the day after the complaint was received (business days are Mon-Fri excluding bank holidays). The letter will contain details of our Complaints Procedure and of the customer's right to refer the complaint to the Financial Ombudsman if they are dissatisfied with our assessment and ruling.

It will also state who is dealing with the complaint and how to make contact with them.

Initial Response

We will send the complainant a letter no later than 4 weeks after the complaint was made, containing a full account of the investigation activities planned, any findings thus far and, if appropriate, any offer of redress. This letter will again advise the Customer of their rights, who is dealing with the complaint and how to make contact with that person.

Further Acknowledgement

In the situation whereby the complainant responds to the Initial Response then again will acknowledge receipt of their response with 5 business days starting from the day after the complaint was received.

Holding Response

If, for whatever reason, we have been unable to conclude our investigation and provide a Final Response (see below) to the complainant then we will issue what is called a Holding Response.

The purpose of this Holding Response is to inform the complainant of the reasons why we have been unable to and presently cannot provide a Final Response and to provide a further indication of what is happening with the complaint and also to provide an indication of when the complainant can expect to hear from us again.

In the event that the complainant receives a Holding Response, we will invite the complainant to discuss the matter personally with the Managing Director. The purpose of this step is to ensure that the complaint (and the complainant) receives the highest priority in those situations where the complaint cannot be fully resolved through normal investigatory processes.

Final Response

Once we have completed our investigation we will write to the complainant and offer a summary outcome. Where appropriate, it may also include a final offer of redress. Such letters will be marked clearly as the final response and will include details on how to contact the FOS if the complaint has not been resolved to the complainant's satisfaction or, if the offer of redress is considered insufficient or inappropriate.

Our target time to send the Final Response is within 8 weeks of the initial complaint or 4 weeks after receipt of rejection of offer of redress (where applicable) we strive to ensure that we achieve our target time. We accept that this may not always be possible as on occasions complexity of the complaint may require more time to investigate fully.

We will always abide by regulatory guidelines in relation to a complaint and as such, we will always ensure that complainants are kept informed about their complaint and our activities in response to their complaint.

Monitoring of Complaints

We may be required to provide information on the complaints we have handled to the FCA. It is our policy to keep detailed documentation on individual complaints - any private information will not be shared with any third parties and we comply with the Data Protection Act 1998.

These details will usually include as a minimum;

- The nature, date and method of communication of the complaint
- The complainant's details
- How the Complaint was dealt with (outcomes)
- Whether the complaint was upheld or refuted
- Whether the complaint was closed (addressed to complainant's satisfaction) or whether it remains open and outstanding
- What financial redress or other significant outcome resulted from the complaint

Ultimate Redress

It is our policy that after contacting all parties, should the complainant remain dissatisfied with the outcome of the complaint then they may seek redress through the FOS and ultimately the courts if they so wish.

In each instance, we will mark on the complaint file what advice was provided. We will then reclassify the complaint as 'Investigated but not resolved'. Claims which have been deemed to be investigated and reported to the FSA on this basis.

Financial Ombudsman Service (FOS)

The FOS is an independent and government-backed service designed to help retail consumers and small commercial businesses (annual turnover of less than £1million) who find themselves in a dispute with a financial organisation such as us.

It is a free service and it can be contacted at any point in a dispute providing the complainant has first contacted the financial organisation with whom the dispute relates to. Most cases are resolved within a 6-month period however some inevitably take longer.

Consumers do not have to accept any decision made by the Financial Ombudsman and at all times the consumer has the right to seek redress in a court should they so wish. However if the Ombudsman decision is accepted by the complainant then it is binding both the firm and the complainant.

To contact the FOS, consumers are advised to write or telephone or email their situation to:

Financial Ombudsman Service

South Quay Plaza

183 Marsh Wall

London

E14 9SR

Telephone No.: 0845 0801800

Email address: Complaint.info@financial-ombudsman.org.uk

More information on the FOS can be obtained by visiting www.financial-ombudsman.org.uk or by downloading the booklet entitled “Your complaint and the ombudsman” from this website.

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