



Welcome Finance
COMPLAINTS HANDLING PROCEDURE

***As our customer, we aim to provide you with excellent customer service.
We take all customer complaints very seriously.***

If for any reason you have a complaint;

- Your local branch will normally be responsible for the day-to-day operation of your account and you should contact a representative there first.
- If you are still not happy, ask to speak with the Branch Manager.
- If your complaint has not been resolved to your satisfaction after speaking with the Branch Manager, the branch will pass your complaint to our Customer Relations department.

If you prefer, you can contact Customer Relations directly:

**Welcome Finance
Customer Relations
Mere Way
Ruddington Fields Business Park
Ruddington
Nottingham
NG11 6NZ**

Telephone: 0333 999 9510

- In most cases, your complaint will be resolved when you first contact your branch.
- At Customer Relations, we will acknowledge your complaint within 5 working days and try and resolve the issue completely within 8 weeks. Occasionally, a more complex issue may take a little longer, but if it does we will always keep you informed of our progress.
- We always hope that we can resolve any issues you raise and we always aim for complete customer satisfaction. However, if we are unable to resolve your complaint within 8 weeks you can choose to approach a relevant industry regulator.

Welcome Finance is regulated by the Financial Conduct Authority.

If Welcome is unable to resolve your complaint to your satisfaction, you are able to obtain independent advice from your local Trading Standards Office or Citizens Advice Bureau, both of which are listed in your local telephone directory.

Alternatively, you may choose to contact:

The Financial Conduct Authority
25 The North Colonnade
Canary Wharf
London
E14 5HS
Tel: 020 7066 1000

Unresolved complaints can be referred to The Financial Ombudsman Service at the following address:

The Financial Ombudsman Service
Exchange Tower London
E14 9SR
Tel: 0300 123 9 123 / 0800 023 4 567
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

A copy of the FOS leaflet is available on request.