



customer complaints handling procedure

Our Policy

We are committed to providing a high-quality financial service to all of our clients and customers. When something goes wrong, we need you to tell us about it. This will help us to improve our standards and ensure that we provide you with the service to which you are entitled. In line with the FCA's Consumer Duty, we aim to deliver good outcomes for our customers and will consider their needs, characteristics, and objectives throughout our complaint handling process.

Contact Us

If you are unhappy with any aspect of the service which you have received it is often best to raise your complaint immediately with our Customer Support Team who will be happy to assist. Their contact details will have been provided to you on any correspondence you have received from us.

If you would like your complaint to be formally investigated, please contact:

- Customer Support Team, Evolve Servicing Limited, Bridgewater Place, Water Lane, Leeds, LS11 5BZ.
- Email: customersupport@evolveservicing.com
- Telephone: 0113 389 3938

What Will Happen Next?

- 1.** If we are not able to resolve your complaint immediately, we will send you a written acknowledgement within 5 working days of receiving your complaint.
- 2.** Responsibility for investigating your complaint will be assigned to a member of our Customer Support team who will review the nature of your complaint and undertake the appropriate action to resolve the matter.
- 3.** We will send you a detailed, final response in answer to your complaint, detailing any actions undertaken to resolve the matter. We would normally expect to send this reply within 10 working days of sending you the acknowledgement letter. If we are not able to send you a full reply within that period, we will update you and tell you when we expect to be able to write to you again.
- 4.** If after 8 weeks a final response has not yet been made, we will advise you of the current situation and reasons why a final response has not yet been made and that you are now within your rights to refer your complaint to the Financial Ombudsman should you wish to do so.
- 5.** You may wish to refer your complaint to the Financial Ombudsman in the first instance. The Financial Ombudsman will not normally investigate a complaint unless 8 weeks have passed since your initial complaint to us. However, you may refer your complaint earlier if we have notified you of our final decision, and you remain dissatisfied.

The Financial Ombudsman

The Financial Ombudsman is an independent organisation with powers to resolve complaints about financial services when issues have not been resolved between an individual and their financier. The service is open to members of the public and very small businesses, charities, clubs, and trusts.

You can contact The Financial Ombudsman by calling their helpline on **0800 023 4567** Monday to Friday – 8am to 5pm and 9am to 1pm on Saturday or visit their website at www.financial-ombudsman.org.uk or email to complaint.info@financial-ombudsman.org.uk

We are committed to resolving your complaint fairly and quickly. However, if you are not satisfied with our resolution, or if 8 weeks have passed since you first brought your complaint to our attention, you may have the right to refer your complaint to the Financial Ombudsman Service.

The Financial Ombudsman will not normally accept a complaint for investigation unless 8 weeks have passed since you first raised your complaint with us or if you have been notified of our final decision and you remain dissatisfied. This is to allow us the opportunity to deal with your concerns.

If you want the Financial Ombudsman Service to investigate your complaint, you must contact them within six months of the date of any final response issued.

The Financial Ombudsman Service may not be able to help if:

- What you are complaining about happened more than **6 years** ago,
- You complain more than **3 years** after you realise (or could have realised) there is a problem.

IT IS IMPORTANT THAT YOU ACT PROMPTLY IF YOU THINK YOU ARE ENTITLED TO REFER A COMPLAINT TO THE FINANCIAL OMBUDSMAN.