

# Complaints Policy & Procedure

## OUR COMPLAINTS POLICY

We are committed to providing high quality services to all of our clients. In the event that a problem occurs we are committed to ensuring that there is an expedited review of the complaint, the result of which will be reported upon promptly.

## OUR PROCEDURE IS AS FOLLOWS:

Upon receipt of any complaint the person responsible for investigating the complaint will issue a letter of acknowledgement within 5 business days of the initial notification stating the name of the appointed individual who will be dealing with the complaint.

The person responsible for handling your complaint will then provide a written response to you within 20 business days of receipt of the complaint. However,

if the complaint is sufficiently complicated to warrant longer investigation or it requires a review of further information and a response cannot be given within 20 business days, we will inform you in writing of the reasons why we have been unable to resolve the complaint and when you can expect to receive a final response from us.

If a final response is not ready within 40 days, we will again notify you as to why this is and when you should expect to receive a final response.

You may be able to refer the matter to the Financial Ombudsman Service if you have not received a final response within 40 days. If you are still not satisfied once we have made our decision on the complaint, you may write to us again.

This Complaints Procedure does not affect any right of legal action you may have against the parties concerned.

If we consider that another Authorised Firm or a Regulated Financial Institution is entirely or partly responsible for the subject matter of a Complaint, we may refer the Complaint, or the relevant part of it, to the other Authorised Firm or Regulated Financial Institution.

In such cases we will:

a. inform you promptly and in writing that we would like to refer the Complaint, either entirely or in part, to another

Authorised Firm or Regulated Financial Institution and obtain your written consent to do so;

b. if you consent to the referral of the Complaint, we will then refer the Complaint to the other Authorised Firm or

Regulated Financial Institution promptly and in writing;

c. inform you promptly and in writing that the Complaint has been referred and include adequate contact details of any

individual at the other Authorised Firm or Regulated Financial Institution responsible for handling the Complaint;

and

d. continue to deal with any part of the Complaint not referred to the other Authorised Firm or Regulated Financial

Institution, in accordance with our normal procedures. To the extent that the referral of any complaint as envisaged

above entails the transfer of personal information; this will only be done in accordance with our registration under

the Data Protection Act 2018.

records will be kept for a period of six years.

The Car Section Ltd is an appointed representative of The Compliance Guys Ltd. The Compliance Guys Ltd are authorised and regulated by the Financial Conduct Authority, FRN: 941360 and are the Principal Firm. The Car Section Ltd FRN: 972041. You can check this on the Financial Services Register by visiting the FCA's website at [register.fca.org.uk](http://register.fca.org.uk). All finance is subject to status. Terms and conditions will apply. Applicants must be 18 years or over. We act as a credit broker and not a lender. The Car Section Ltd is registered with the Information Commissioners Office under number: ZA879937