

# How we deal with complaints

phone  a loan

# Complaints Procedure Summary

We want to ensure your experience with Phone a Loan is positive and we will do our best to provide you with a high level of service and customer care every time. However, sometimes things can go wrong and we may fail to meet your expectations. Our Internal Complaints Procedure allows us to deal with complaints fairly and promptly. If you think we have let you down, then please tell us.

## Our Internal Complaints Procedure

**We operate a two stage complaints procedure.**

**Firstly, you should raise your complaint with our Customer Services Department by phone, fax, email, website complaint form or post (our contact details are on the back page of this leaflet). We aim to resolve your complaint by the end of the next working day of receiving it.**

**If we are unable to resolve your complaint by the end of the next working day, your complaint will be escalated to our Group Customer Relations Department. They will contact you within a further 3 working days to let you know that they are dealing with your complaint.**

**Our Group Customer Relations Department will investigate your problem further to understand the impact and agree a resolution with you; if a resolution cannot be agreed they will let you know how to escalate your complaint further.**

## Stage 1

In the first instance, you should raise your complaint by phone, email, fax, write or send us a website complaint form. We'll try our best to resolve the problem immediately, or by the end of the next working day.

## Stage 2

Our Group Customer Relations Department will take ownership of your case and see it through to resolution. We will:

1. Acknowledge your complaint within 5 working days of you making your original (Stage 1) complaint and provide you with the name and contact details of the person who will look after your case.
2. Aim to resolve your complaint within 4 weeks of you making your original (Stage 1) complaint. If this has not been achieved, we will write to you and let you know what stage our investigations are at and when they hope to be completed by.
3. Within 8 weeks of you making your original (Stage 1) complaint, provide you with either our Final Response or advise you that we need more time to investigate your case. In the unlikely event that we are unable to issue a Final Response to your complaint within 8 weeks of us receiving it or, if after receiving our Final Response, you still do not accept our decision, you can refer your case to the Financial Ombudsman Service (FOS). We will give you details of how you can do this when we send our Final Response but we have included their contact details for you on the back page of this leaflet.

## Stage 3

If your complaint is escalated to the Financial Ombudsman Service (FOS), we will work with them and provide whatever information they require. We will also abide by their final decision.

The Financial Ombudsman Service (FOS) exists to mediate on complaints between customers and financial services firms when they cannot come to an agreement themselves. There is no cost to customers for their services.

## IMPORTANT NOTE:

If your complaint is about a product or service that is not regulated by the Financial Services Authority (FSA) or the Consumer Credit Act (CCA) (2006), the Financial Ombudsman Service (FOS) may not be able to consider your complaint. In these instances (and we'll make it clear to you if they apply), you may be able to escalate your complaint to the Finance & Leasing Association (FLA).

The contact details for Phone a Loan, the Financial Ombudsman Service (FOS) and the Finance & Leasing Association (FLA) are set out below.

## Contacts

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### Phone a Loan

Customer Services  
Bracken House  
Charles Street  
Manchester  
M1 7BD

**Phone:** 0844 873 1658

**Fax:** 0844 873 1630

**E-mail:** [customercare@phonealoan.co.uk](mailto:customercare@phonealoan.co.uk)

### Financial Ombudsman Service

South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR

**Phone:** 0845 080 1800

**E-mail:** [complaint.info@financial-ombudsman.gov.uk](mailto:complaint.info@financial-ombudsman.gov.uk)

**Web:** [www.financial-ombudsman.co.uk](http://www.financial-ombudsman.co.uk)

### Finance & Leasing Association

2nd Floor, Imperial House  
15-19 Kingsway  
London  
WC2B 6UN

**Phone:** 020 7420 6511

**E-mail:** [info@fla.org.uk](mailto:info@fla.org.uk)

**Web:** [www.fla.co.uk](http://www.fla.co.uk)

