

Complaints Procedure

Debt collection and debt administration matters

We pride ourselves on our high quality service and take your concerns very seriously. However, there may be times when you feel our service has fallen below the standard you expect. If this is the case and you wish to make a complaint, we will do our best to try and resolve the issue.

The following is a simple guide to what you should do if you wish to make a complaint and also what we will do, together with other useful information.

What should you do if you wish to make a complaint?

We have formal complaints handling procedures in place to ensure that all complaints are handled in a way which is fair, consistent and timely.

How to contact us to make a complaint

You may contact us by any of the following methods:

- **Telephone**
Either to the direct line of the customer executive handling the matter or to 01622 767659
- **Email**
Either to the direct email address of the customer executive handling the matter or to: info@brachers.co.uk
- **By Post**
Sommerfield House, 59 London Road, Maidstone, Kent, ME16 8JH
- **Online**
Via the BCR online service: bcr.brachers.co.uk

What details do you need to supply?

We aim to resolve your complaint as quickly as possible and would therefore appreciate it if you could provide:

- Full details of your complaint and any relevant documentation
- Your name and contact telephone number
- Our reference and
- Our client's account, agreement or reference number

What do we do next?

We will review your complaint to establish who the complaint relates to and therefore who should deal with it.

- If the complaint is against Brachers (or an agent acting on behalf of Brachers) the complaint will be dealt with by Brachers.
- If the complaint is against a client (or an agent instructed by them, or another third party who has not been instructed by Brachers) then the complaint will be dealt with by the client or the third party.
- If the complaint is against Brachers and a client then the complaint will be handled either jointly or by one of the parties, depending on whatever agreement is in place between Brachers and the particular client. In either case we will confirm to you how the complaint will be handled.

How long will it take to resolve the complaint?

Following the above, for those complaints dealt with by Brachers, the time it takes will depend on how complex your complaint is and how much investigation we have to do.

- If possible we will resolve the matter by the end of three business days following receipt of your complaint, confirming its resolution in writing to you.
- If we are unable to resolve your complaint within the above timeframe then within five business days of receiving your original complaint we will write and confirm receipt, provide you with details of our complaints handling procedure and confirm the contact details of the Complaints Handler investigating your complaint. If our investigations are concluded at this stage we will also provide you with our final written response. This will present full details of our investigation and confirmation of whether your complaint has been upheld or declined together with any appropriate redress or resolution. We will also provide you with information relating to the Financial Ombudsman Service (FOS) and their explanatory leaflet.
- If within four weeks from receipt of your original complaint our investigations are ongoing and we are unable to resolve the matter we will write and inform you to this effect and advise when we anticipate we will be able to respond.
- If within eight weeks from receipt of your original complaint our investigations are ongoing and we are not yet able to resolve the matter we will write and inform you to this effect and advise when we anticipate the matter will be resolved. We will also advise that you may refer your complaint to the Financial Ombudsman Service (FOS).
- Upon conclusion of our investigation we will provide you with our final response in writing. This will present details of our investigation, confirmation of whether your complaint has been upheld or declined, together with appropriate redress or resolution. We will also provide you with information relating to the Financial Ombudsman Service and their explanatory leaflet.

What if I am not satisfied with the final response?

If you are not satisfied with our final response, you may be entitled to refer the matter to the Financial Ombudsman Service (FOS)

Address: Financial Ombudsman Service Exchange Tower London E14 9SR

Telephone: 0800 023 4567 switchboard 020 7964 1000 and from outside the UK (+44) 20 7964 1000

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

Website: www.financial-ombudsman.org.uk

You have six months from the date of our final response letter to make such a referral. This procedure is described in more detail in the FOS leaflet, "your complaint and the ombudsman". This explains the service they offer and how you may proceed.

If your complaint is eligible for further investigation, the FOS will listen to what you say and will listen to what we say and look at all the facts. If they think we have treated you fairly, they will tell you why. If they don't think we have treated you fairly, they can make us put things right for you.

Whilst the majority of complaints are eligible for further investigation by the FOS, it is important that you are aware this does not apply in every instance. If you are in any doubt about whether your complaint is eligible for further investigation you should contact the FOS direct to clarify this. Details of the types of complaints the FOS will not consider are given on their website. www.financial-ombudsman.org.uk