



VINDIS GROUP FINANCE & INSURANCE COMPLAINTS PROCEDURE

Finance & Insurance Products

As a family business, we are passionate about providing the utmost of professional care and consideration towards our customers. We recognise that in some instances, there may be times when a customer has cause to complain. Where this does occur, we will treat all complaints received with due process, to consistently ensure that the customer's issues are addressed, investigated and answered promptly and effectively. If you are unhappy about any aspect of the financial service we have provided, or the financial/insurance product that you have purchased, then please let us know and we will investigate your concerns and do what we can to put things right.

Please Note: This complaints procedure only applies to finance and insurance products associated with the purchase of your vehicle. It should not be used in relation to mechanical problems with the vehicle, these should be directed to either the Aftersales Manager in regard to complaints about the work completed on your vehicle or, regarding the purchase of the vehicle, the Head of Sales at the centre that supplied the vehicle.

How To Make A Complaint Regarding Regulated Finance And Insurance Products

The Vindis Group Ltd is an appointed representative of Automotive Compliance Ltd which is authorised and regulated by the Financial Conduct Authority. Automotive Compliance Ltd's FCA Register number is 497010.

Post: Automotive Compliance Ltd, The Factory, 44 Alfred Street, Gloucester, GL1 4DD

Telephone: 01452 671560

E-mail: complaints@automotive-compliance.co.uk

What We Need To Know

In order to respond quickly to your complaint, it would be useful if you could provide us with the following information,

- The registration number, make & model, of your vehicle
- The dealership where you bought the car, the date of purchase, and who you were dealing with
- The detail of what your complaint is about and the resolution you require, if possible, please also include any copies of documents, or correspondence, that support your complaint.

How We Will Deal With Your Complaint

Where possible, we will try to resolve your complaint swiftly, without any fuss and to your satisfaction within 3 working days (Monday – Friday) of receiving your complaint. If this is not possible then we will use the formal written complaints process.

Formal Written Complaint Process

1. All complaints will be acknowledged in writing, or by your preferred method of contact, within 5 working days of receipt along with a copy of this complaint procedure.
2. An investigation will be carried out to enable us to provide you with a comprehensive and appropriate response to all issues raised.
3. Our Final Response will be issued to you within 8 weeks of receipt of your complaint.
4. The final response will detail our understanding of your complaint, the investigations carried out by our complaints assessor, the result of the complaint, and your right, where applicable, to appeal the decision to the Financial Ombudsman Service (FOS)
5. Where we are unable to provide a final response within the 8 week time frame, we will let you know what is outstanding to enable us to achieve this as well as an expectation date as to when we will be able to fully answer. You may at this stage be able to refer the matter to the FOS for their adjudication.
6. If we are unable to respond to your complaint fully and in writing within 8 weeks of the date of receipt, or you are dissatisfied with the response we have provided, you may be able to refer your complaint to the Financial Ombudsman Service (FOS) for adjudication within 6 months of the date of the Final Response Letter. You will be provided with information about how to do this.

You can only use the Financial Ombudsman Service if your complaint falls within their jurisdiction. If you would like more information about the FOS, or you want to refer your complaint to them, they can be contacted via:

Post: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

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

Phone: 0800 023 4 567 or 0300 123 9 123

Website: <http://www.financial-ombudsman.org.uk/>

Please be aware that the FOS will not deal with your complaint until you have given us the opportunity to reply first.

Data Protection

If you would like someone else to deal with your complaint on your behalf (for example a friend or relative) this is not a problem, however for us to correspond freely with them, you will need to provide your authority for us to do so. We cannot deal with any third party on your behalf unless we are satisfied that you have instructed them in the matter.

Motor Finance DCA Commission Complaints Procedure

This section details the steps we take to handle complaints about discretionary commission arrangements (also known as DCAs).

Complaints about Discretionary Car Finance Commission Arrangements (DCAs)

On 11 January 2024, the Financial Conduct Authority (FCA) announced their intention to review historical motor finance discretionary commission (DCA) arrangements across the motor industry.

As part of the review, the FCA has paused the 8-week deadline for firms to provide a final response to relevant customer complaints.

The pause will apply to complaints about motor finance agreements where there was a discretionary commission arrangement in place between the lender and the intermediary or broker (car dealer).

This pause was originally scheduled to end on the 25 September 2024; however, it has now been extended until the 04 December 2025.

The purpose of the pause is to ensure that complaints are dealt with fairly and the outcome of the FCA's review will decide what action needs to be taken on relevant complaints, such as customer compensation.

A relevant customer complaint must meet the following tests:

- o It must be about a regulated credit agreement taken out between 6 April 2007 and 28 January 2021.
- o It must have financed the purchase of a vehicle (including Hire Purchase Agreements, such as Personal Contract Purchases).
- o There must have been a DCA in place between the lender and the intermediary or broker (the car dealer); and
- o The complaint must have been received between 17 November 2023 and 04 December 2025 inclusive.

Complaints Process

You can refer your complaint to us as normal. During the period while the FCA review is ongoing, there will be a few changes to the usual complaints handling process and your complaint will be subject to longer than usual complaints handling timescales. This is due to the pause which the FCA introduced with immediate effect from 11 January 2024.

Please note:

- o If you have a relevant DCA complaint, you will not receive a final response from us within the usual 8-week deadline. This is because the FCA has extended the deadline, and, as a result, most relevant customer complaints will not receive a final response until 04 December 2025 at the earliest.
- o If you currently have a DCA complaint in progress with us, the 8-week deadline has been paused and will resume on 04 December 2025.
- o If we sent you a final response to your complaint between 12 July 2023 and 25 September 2024 inclusive, or if we send you a final response to your DCA complaint between 26 September 2024 and 29 April 2025, and you remain unhappy, you will have longer to take your complaint to the Financial Ombudsman Service (FOS). Usually, you have six (6) months from the date of our final response to refer your complaint to the FOS, however you now have up to fifteen (15) months from the date of our final response or 29 July 2026, whichever is the later, to refer your complaint to the FOS. If we send you a final response to your DCA complaint between 30 April 2025 and 29 January 2026, you will have fifteen (15) months from the date of our final response to refer your complaint to the FOS.
- o If your complaint does not relate to a discretionary commission arrangement (DCA), the revised complaints handling timescales do not apply and the standard Complaints Procedure will be followed.
- o For full details of the temporary complaints handling timescales and how the rules affect you, please visit the FCA's dedicated webpage for consumers at <https://www.fca.org.uk/consumers/car-finance-complaints>

If you have a complaint about a Discretionary Car Finance Commission Arrangement (DCA)

You can notify us of your complaint through the following channels.:

By Post: Automotive Compliance Ltd, The Factory, 44 Alfred Street, Gloucester, GL1 4DD

By Phone: 01452 671560

By Email: complaints@automotive-compliance.co.uk

If you are not sure if you have a discretionary commission arrangement (DCA) complaint, you can ask us to check. We will aim to find out and respond to your enquiry as soon as possible.

On receipt of your complaint, we will carry out a detailed review and we will acknowledge receipt of your complaint within five (5) working days.

We will keep you updated, as appropriate, while the FCA carries out its review and during the period the pause for responding to customer complaints about discretionary arrangements (DCAs) is in place.