



# 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](mailto: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 COMPLAINTS 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](mailto: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.