

# **Complaints Process**

## **Customer complaints procedure**

We hope that you'll never have a complaint with us but we want to make it as painless as possible if you do. We have an internal complaint escalation process that fully complies with the requirements of the financial conduct authority.

### **What you need to do:**

#### **Stage 1:**

First of all, let us know what you think we've done wrong or what it is that you're unhappy with. You can tell us about it by calling us on 01926 498434 or emailing us at [aftersales@thecarco.com](mailto:aftersales@thecarco.com).

If you wish to write to us you can at:

Commonwealth House  
Jenton Road  
Leamington Spa  
CV311 1XS

Our offices are open Monday to Friday 9am - 5pm and Saturdays 9am - 4pm.

We will acknowledge your complaint within 2 business days, and will try to be able to respond substantively to any matter within 14 days. If we need to investigate your complaint further we will tell you and keep you regularly updated. If you are unsatisfied with our response please let us know in the first instance and we will review the matter prior to issuing our final response.

All complaints regarding regulated activities must be passed to the respective lender. If you choose to report this to ourselves instead we shall inform the lender within 2 business days of receiving the complaint.

#### **Stage 2:**

Our aim is to resolve all your problems ourselves, however if you are not satisfied with our final response or if eight weeks have passed since you first raised your complaint with us you have the right to refer your complaint to the financial ombudsman. Please note that if you fail to contact the financial ombudsman within 6 months of our final response being issued they may refuse to deal with your complaint.

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR  
Tel: 0800 023 4567  
Fax: 020 7964 1001  
Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

You will not be entitled to use the financial ombudsman service if your complaint has already been decided by a court.