



COMPLAINT PROCEDURE

We shall investigate the complaint according to the Complaints-Handling Rules set out by our regulators and try to resolve complaints at the earliest opportunity within eight weeks of the date when the complaint was received. We shall keep you reasonably informed about the progress of your complaint.

Time Scale for the Complaint:

We may decline to consider a complaint that is made more than six years after the event or if later, three years from when the complainant knew, or could reasonably have known, they had cause for complaint

Complaint Handlers:

All the Complaints will be addressed directly to the Director of the company who will assign the complaint to relevant department for the investigation. The complaint must be sent to the following address;

Director
First Credit Advice Limited
Queens Court 9-17 Eastern Road
Romford RM1 3NG

Or email it to info@fcal.co.uk

Receiving the Complaint:

Whenever, we will receive a complaint, by any mean (letter, telephone, email or in-person), we shall acknowledge it within **five working days** and will give the complaint a tracking number.

Responding to Complaint:

We shall investigate the complaint according to the Complaints-Handling Rules 2006 and will give our reply within four weeks of the receipt of the complaint which may include:

- a. A final response
- b. A holding response, which explains why we are not yet in a position to resolve the complaint and indicates when we will give the final response (it will be within eight weeks of the receipt of complaint).

By the end of eight weeks period we shall send either;

- a. Summary of the complaint, setting out the outcome of our investigation and final view on the issues rose.
- b. Explanation, if business is still unable to make a final response with reasons for further delays and expected date of the outcome.
- c. Say, whether we acknowledge there has been any fault on the part of our business, the details of any offer we are making to settle the complaint.

If the complaint relates to any claim management activity and the client is not satisfied with our internal investigations then the client may refer the complaint to:

Legal Ombudsman
PO Box 6806
Wolverhampton
WV1 9WJ

Tel: 0300 555 0333
Overseas: +44 121 245 3050
Email: enquiries@legalombudsman.org.uk



Also the client may refer this matter to Financial Ombudsman Service within six months of the date of business response for further investigation if the client is a debt management or negotiations customer. Their contact details are as follows

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Tel: 03001239123
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org

Record Keeping: We shall maintain records, and provide to the Regulator, on request, details of all complaints made and handled under these rules.

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