



Complaints Handling Procedure

It is never our intention to cause inconvenience to you, we will always do our utmost to resolve a complaint to your satisfaction. We will endeavour to address your complaint in a fair, consistent and prompt manner. This document tells you how to make a complaint and sets out our complaints handling procedure.

What you need to do

Talk to us. In the first instance please allow us to assist you with any concerns you may have. Call us if possible so we can start looking into your concerns immediately, if you can't call us then contact us by whichever method is most convenient to you.

What happens next?

Sometimes we may ask you to outline your complaint in writing, this helps us fully understand your concerns. After your complaint has been received, we will take the following steps:

If we cannot resolve your complaint straight away (within 24 hours), we will investigate it in more detail and will try to resolve any issues by the third working day.

Within five working days

We will try to give you a full response. If this is not possible, we will promptly send you an acknowledgement, which will let you know we have received your complaint and provide you with details of who is dealing with it.

Within four weeks

We hope to have completed our investigations and written to you with our final response. Hopefully, this will resolve the situation but, if you are still unhappy, please contact us. In some cases, we may need more time to respond and if so we will write to you with an update of the situation.

Within eight weeks

In the majority of cases, we will have written to you with our final response. It is highly unlikely that your complaint will not have been resolved by this time but if it has not we will write to you with a further update.

If you are dissatisfied with our final response or the update provided at eight weeks, for consumer credit complaints you can contact the Financial Ombudsman Service. The Financial Ombudsman Service is free, independent and impartial.

The Financial Ombudsman Service consumer helpline is available on 0800 023 4 567 or 0300 123 9 123 or you can visit their website at www.financial-ombudsman.org.uk, email them at complaint.info@financial-ombudsman.org.uk or write to the Financial Ombudsman Service, Exchange Tower, London E14 9SR.

Thank you for taking this time to read our complaints procedure, we do hope that this demonstrates our commitment to customer care.

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