

Dealer Procedure for Finance Complaints

Within Harpers Cumbria customer satisfaction and quality service are paramount. However, we recognise that things can go wrong and that customers might sometimes have cause to complain. When they do, this is the result of something we have done or not done, we are committed to putting things right, as we see all complaints as an opportunity to gain customer feedback and improve our service.

This leaflet sets out the complaints procedure we have established to help ensure that you receive a quick and fair reply from us.

Our Commitment

We promise to:

- Investigate your complaint thoroughly and, so far as within our control, promptly.
- Keep you informed of our progress.
- Do everything we reasonably can to help you.

How to contact us

Here is how you can contact us should you have a complaint:

By post: **Harpers Cumbria, Auchinleck Drive, Rosehill, Carlisle, Cumbria, CA12UR**

By email: greg@harperscumbria.co.uk

By phone: **01228515205**

When you contact us

Please tell us:

- Your name and address (including email address if you are happy to communicate in that way).
- Your vehicle registration number.
- A phone number where we can contact you if we need to and any times you would prefer us to contact you.
- A clear description of your complaint and what you would like us to do to put things right.

If you have asked someone to act on your behalf pursuing your complaint, we will need your signed authority before we will be able to deal with them.

Our procedure

- We will work to resolve all complaints quickly and fairly.
- We will acknowledge your complaint in writing in five business days if we have not been able to resolve it sooner.
- Your complaint will be referred to one of our complaint handlers, who will investigate the complaint quickly and promptly, thoroughly and impartially.
- If your complaint relates to a vehicle which has been supplied under a finance agreement, the finance company is likely to want to investigate the matter itself and will gather information from us to enable them to fully respond to your complaint. We will write to tell you if the complaint has been forwarded to the finance company to deal with.
- We (and/or the finance company) will aim to let you have a final response to your complaint within eight weeks of receipt but, if it remains unresolved after that time, you will be informed in writing why a final response has not been provided and when you should expect to receive it. Rather than await a final response, you may be able to refer your complaint to the Financial Ombudsman Service at that point, so you will be provided with details of the Financial Ombudsman Service together with an explanatory leaflet.
- We have intentionally made our complaints handling procedure simple to follow, so that you should not have to seek any advice (for example, from a solicitor), so we (or the finance company) will not normally agree to meet any costs you incur for such advice, even if your complaint is upheld.

Independent review of your complaint

The Financial Ombudsman Service provides a free, independent and impartial service for customers to resolve disputes with financial services firms. **The Financial Ombudsman Service will be able to tell you whether or not they can deal with your complaint.**

If you decide to refer your complaint to the Financial Ombudsman Service, you must do so within six months of the date of our final response, if you do not refer your complaint in time, the ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances (for example, if the Ombudsman believes the delay was as a result of exceptional circumstances).

The Financial Ombudsman Service can only deal with your complaint if you have given us (or the finance company) the opportunity to put matters right, so please contact us first and we will do all we can to help you. The contact details for the Financial Ombudsman Service are:

Financial Ombudsman Service

Exchange Tower Harbour Exchange, London E149SR

Telephone:

0800 023 4567 (calls free on mobile phones or landlines)

0300 123 9123 (consumer helpline – calls cost no more than calls to 01 or 02 number)

(18002) 0207 964 1000 (calls using next generation text relay)

+44 207 964 0500 (calls from outside the UK)

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

Website: www.financial-ombudsman.org.uk

What can you do if you wish to complain about our services or contact us?

if you wish to make a complaint, please contact us:

- By writing: **Complaints, Harpers Cumbria, Auchinleck Drive, Rosehill, Carlisle, Cumbria, CA12UR**
- By emailing: greg@harperscumbria.co.uk
- By telephoning: **0122851520**

More information about our complaint's procedure is available on request.

If after making a complaint to us you are still unhappy and feel the matter has not been resolved to your satisfaction, please contact the Financial Ombudsman Service ("FOS" – www.financial-ombudsman.org.uk). Please note that FOS may not be able to deal with complaints from business customers.

If you require further information, please contact us by telephoning the above number(s) or emailing us at greg@harperscumbria.co.uk addressing your correspondence to: **Greg Harper**