

Complaints Procedure



If you are dissatisfied with any aspect of the service we provide for whatever reason, this is a complaint and will be dealt with under this procedure.

Step 1

How to Make a Complaint?

You can make a complaint by sending an email or by letter addressed to our complaints manager by:

Post: Federal Management, Federal House, Maple Court, Maple View, Skelmersdale,
Lancashire, WN8 9TW

Fax: 0871 789 4622

Email: complaints@federalmanagement.co.uk

Does the complaint need to be on a complaints form?

It is not necessary however you may find it easier to do so.

If you decide not to use the form please ensure:

- a) That you are making a complaint
- b) The reason you are complaining
- c) If appropriate, the person you are complaining about and what you consider they did wrong.
- d) How has it affected you
- e) Any suggestions you have as to how the issue could be resolved.

We will still consider all complaints fully even if the above information is not included.

Step 2

Acknowledgement Receipt

You will receive a written acknowledgement from the complaint handler within five working days

This will provide an indication of how long it will take to resolve your complaint.

If Federal Management requires more information we will ask for it at this point.

If you do not provide this information we still continue with our complaints procedure; but will only be able to resolve the complaint acting on information available.

Step 3

Complaint Handling

We aim to complete our investigation within four weeks from receipt. If we are unable to do so we will contact you in writing after four weeks to advise you that our investigations are continuing and why we have not yet resolved the problem and when you can expect us to make further contact. If the process is going to take more than eight weeks, we will again contact you in writing to advise we need more time and why and an estimate of how long we think it will take to resolve your complaint.

If you are not happy with the delay what steps you can take to pursue your complaint further (including your rights to refer the matter to the financial ombudsman service if this applies to your case.)

Step 4

Notification of Complaint Findings following investigation – Reply to complaint

We will write to you when our investigation is complete and we will outline our findings.

- a) If your complaint is upheld, our reason for coming to this decision and your rights to appeal.
- b) Details of what steps you can take to pursue the complaint this will include your right to refer the matter to the financial ombudsman service - if this applies to your case.

What do I need to do next?

If you accept our findings you will need to confirm in writing to us within eight weeks of receipt of our response. If you do not we will assume you are satisfied with the outcome of your complaint. We will not write to you again and will automatically withdraw any proposal that may have been made to redress the complaint.

Step 5

What to do if you disagree with our response?

If you do not accept our response and you wish to take the matter further you can appeal against the decision by contacting the complaints manager in writing informing them you wish to appeal.

What is the appeal process?

You have eight weeks from receiving our response in which to appeal. Your case will then be re-considered by another person who will review the decision made.

We will write to you with our final decision within eight weeks of your original complaint this time limit may be extended dependant on the number of weeks you took to appeal against our first response.

Our letter will advise you of;

- a) We have finished reviewing your appeal
- b) The outcome of the review
- c) If your complaint is upheld and our reasons for this.
- d) If you remain unhappy with our final response what steps you can take to pursue the complaint and including your rights to refer the matter to the financial ombudsman service - if this applies to your case.

Step 6

What do I do if I am still dissatisfied after the appeal?

Everyone we deal with is covered by this complaints procedure.

The formal notice after appeal stage will be the end of our formal complaints procedure unless your case is covered by the financial ombudsman service (i.e. people who have entered into a regulation consumer credit agreement or a regulation consumer hire agreement.)

You can ask advice from ourselves or from the financial ombudsman service to find out if you are covered. In such cases you have the right to refer the matter to the financial ombudsman service and a leaflet explaining the procedure and time scales involved will be sent to you with our final response.