

# Complaints Procedure



## RMS Receivables

### Complaints Handling Policy

#### Our complaints policy

We are committed to providing a high-quality service to all Customers. When something goes wrong, we need you to tell us about it. This will help us to improve our standards.

If you have a complaint, please contact us with the details. We have eight weeks to consider your complaint and reply. If we have not resolved it within this time you may complain to the Financial Ombudsman Service.

#### What will happen next?

1. Where a response cannot be provided to you within our 8 week timescale a response will be sent to you outlining a timescale in which a decision in full will be made and can be expected. We will send you a letter acknowledging receipt of your complaint within three days of receiving it wherever possible.
2. We will then investigate your complaint. This may involve passing your complaint to our client. We will then review your complaint, speak to the member of staff involved and with the finance house to make an informed decision.
3. We will write to you once our decision has been made and what solutions we propose.
4. At this stage, if you are still not satisfied, you should contact us again and we will arrange for our director, mediator, or client to review the decision, depending on the nature of the complaint.
5. We will write to you within 14 days of receiving your request for a review, confirming our final position on your complaint and explaining our reasons.
6. If you are still not satisfied, you can then contact:

The Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London E14 9SR

Tel: 0800 023 4567

Alternatively you can visit their website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Please visit <http://www.financial-ombudsman.org.uk/publications/consumer-leaflet.htm> for information on how and when to complain. This comprehensive leaflet will provide all the info that you need to know prior to your complaint escalation.