

Complaints Resolution

Background to Complaints Handling

If we fall below expectations, we encourage customers to let us know. Below we set out our complaints handling procedure for your information.

Complaints Handling Policy

1. Complaints may be made:

- a. in writing to Allegiant Finance Services Ltd, 400 Chadwick House, Warrington Road, Birchwood Park, Warrington WA3 6AE
- b. by e-mail to helpdesk@allegiant-finance.co.uk
- c. by telephone to 0345 544 1563

in respect of a claims management service that we have provided and that is regulated under the Financial Markets and Services Act 2000.

2. We will send you a written or electronic acknowledgement of a complaint within five business days of receipt, identifying the person who will be handling the complaint. Wherever possible, that person will not have been directly involved in the matter which is the subject of the complaint, and will have authority to settle the complaint.

3. Within eight weeks of receiving a complaint we will send you either:

- a) a final response which adequately addresses the complaint; or
- b) a response which:
 - (i) explains why we are still not in a position to make a final response, giving reasons for the further delay and indicating when we expect to be able to provide a final response; and
 - (ii) informs you that you may refer the handling of the complaint to the Claims Management Ombudsman (a part of the Financial Ombudsman Service) if you are dissatisfied with the delay.

4. Where we decide that redress is appropriate, we will provide you with fair redress for any acts or omissions for which we are responsible and will comply with any offer of redress which you accept. Appropriate redress will not always involve financial redress.

5. If you are not satisfied with our response, or if a complaint is not resolved after eight weeks, you may refer the complaint to the Claims Management Ombudsman to independently consider your claims:

Online: <https://cmc.financial-ombudsman.org.uk>

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

Text: 07860 027 586

By telephone in the UK: 0800 023 4567 (free to call on mobiles or landlines)

By telephone abroad: +44 207 964 1000

Next generation text relay calls: (18002) 020 7964 1000.

6. Time limits apply. The Claims Management Ombudsman has jurisdiction to consider a claim where you are referring a claim either within:

- six years of the problem happening; or
- three years from when you found out about it; and

you are referring your complaint to the Claims Management Ombudsman within six months of our Final Response.