

Our Complaints Procedure

We understand your complaints are an opportunity for us to improve how we do things. We deal with all complaints fairly, with integrity, and with rigorous standards and timescales.

Many complaints can be resolved quickly and to your satisfaction by discussing your concerns with a member of our staff.

If you remain dissatisfied we'll refer you to our complaints team. Or you can contact the team directly at:

Address: Fairclough House, Church Street, Adlington, Lancashire, PR7 4EX.

Email: Complaintsofficers@fairpoint.co.uk

We will endeavour to respond to your complaint fully and promptly. If we are unable to answer within five days, the Complaints Officer will send you a standard acknowledgment letter within five business days of receipt of the complaint giving the name of the individual handling the complaint together with details of our complaints handling procedure.

A final response will be sent to you within eight weeks although we will endeavour to respond much sooner.

If you remain dissatisfied with our final response, you can contact the Financial Ombudsman Service

Post: Financial Ombudsman Service, Exchange Tower, London. E14 9SR

Telephone: 0300 123 9 123 or 0800 023 4567, 8am to 8pm Monday to Friday, and from 9am to 1pm on Saturdays.

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

More information can be found here:

<http://www.financial-ombudsman.org.uk/consumer/complaints.htm>

We are members of the Debt Managers Standards Association (DEMSEA) and must follow its Code of Conduct. So you can also complain to DEMSEA if you are dissatisfied with the service you receive at:

Post: DEMSEA, West Point, Westland Square, Leeds, LS11 5SS

Telephone: 0113 277 7610

Email: complaints@demsa.co.uk

More information is available here: <http://www.demsa.co.uk/complaints/>