



COMPLAINTS PROCEDURE

A member of the senior management team at Reclaim Your PPI Ltd will handle all complaints brought to us and they will provide the response and any redress. All of our customers complaints will be assessed fairly, impartially and promptly. If we decide redress is appropriate, we will provide you with fair compensation for any act or omissions for which we are responsible. Appropriate redress will not always consist of financial redress but could involve an apology or another suitable form of redress.

When receiving a complaint, we will take full details from you including all reasons for the complaint, and we will review and understand what redress you are seeking and why.

If your complaint is resolved by close of the third business day following receipt of the complaint, we will send you a 'Summary Resolution Communication' in writing or by email which will inform you of:

- The reasons for your complaint and our response.
- Confirmation we consider the complaint to be resolved.
- The right to refer your complaint to the Claims Management Ombudsman.

If your complaint is not resolved by the close of the third business day following receipt, you will receive an acknowledgement of your complaint, either in writing or email and we will explain how we will handle your complaint and tell you what you need to do.

Our schedule of events:

- We will acknowledge the complaint in writing or by email within 5 business days of receipt and confirm our understanding of the reason for your complaint. The acknowledgment will confirm that we will respond within 8 weeks from the date your complaint was acknowledged.

By the end of the eight weeks we will send you either:

- Our final response to your complaint, or
- A response which explains why we still cannot make a final decision, giving reasons for the delay and indicating when we expect to be able to provide a final response. It will also inform you that you may refer the complaint to the Claims Management Ombudsman.

If you are not satisfied with our final response, or if a complaint is not resolved after eight weeks, you may refer the complaint to the Claims Management Ombudsman. Their details are below:

Claims Management Ombudsman
Exchange Tower
London
E14 9SR

Website: www.financial-ombudsman.org.uk

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

Phone: 0800 023 4567 or 0300 123 9123

The Claims Management Ombudsman can investigate complaints up to six years from the date of the problem happening or within three years of when you found out about the problem. If you wish to refer your complaint to the Claims Management Ombudsman this must be done within six months of our final response to your complaint.