

## **Complaints Procedure**

Personal Debt Helpline prides itself on its ethical and responsible approach to customers. Whilst we do not wish to give any customer cause to complain we are aware that in some instances our customers might not be happy with the service they have received from us.

This document sets out the details of the procedure we have put into place to ensure that any complaints we receive are dealt with quickly and satisfactorily.

### **How to make a complaint**

If you are in any way unhappy with the service that you have received from us you should discuss the matter with your Debt Advisor or Personal Account Manager in the first instance. If for any reason following this discussion you are dissatisfied with their explanation, your complaint will be referred to their line manager to resolve.

If you are dissatisfied with their line manager's response, your complaint will then be passed to our Complaints Manager. Written complaints should be addressed to:

Complaints Manager  
Personal Debt Helpline Ltd  
Anglia House  
Carrs Road  
Cheadle  
SK8 2LA

### **The role of the Complaints Manager**

The Complaints Manager will go through the details of your complaint, contacting you if they require any additional information or detail in order to understand your position clearly.

A full investigation into your complaint will be undertaken by the Complaints Manager and this will involve them discussing the details with your Debt Advisor or Personal Account Manager. Once this investigation has been completed you will be contacted by the Complaints Manager to advise you of the outcome of their investigation and whether or not the company accepts or rejects your complaint. If appropriate, you will be advised of any action that the company will take to put right your complaint and to ensure that the same situation does not occur again.

We will aim to resolve your complaint satisfactorily within 10 working days although it may take us longer to do so if a more detailed investigation is needed. We will however keep you informed of this.

### **The role of the Financial Ombudsman Service**

If for any reason we are unable to resolve your complaint to your satisfaction, or within 8 weeks of us receiving it, you may be eligible to refer it to the Financial Ombudsman Service for them to consider. Details of how to do this will be provided to you at the relevant time.

### **Your rights**

We hope that you will be satisfied with and accept the decision of our Complaints Manager. Should this not be the case you are entitled to seek independent advice.