Watts Commercial Finance Limited

Complaints Policy

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1. Introduction

Watts Commercial Finance are committed to providing products and services of the highest standard. If for any reason, you feel you are not entirely satisfied with any aspect of our service, please let us know straight away. We are also a member of NACFB and adhere to their Code of Practice.

Our Complaints department will investigate your complaint competently, diligently and impartially.

2. How to make your complaint

Firstly, let us know what has happened. You can call us, email us or write to us. Our contact information is detailed at the bottom of this document.

We will need to know:

- Your name and address.
- Your agreement number or policy number as appropriate.
- Details of how we can contact you.
- A clear description of your complaint and whether any 3rd party is involved.
- Details of what you would like us to do to resolve your complaint.
- If appropriate, copies of any relevant supporting documentation.

3. What happens next?

Watts Commercial Finance aim to resolve all complaints as quickly as possible. We will consider all the available evidence, the circumstances together with any relevant laws or regulations. We will keep you regularly updated about what is happening and discuss our findings.

We will contact you within three working days to let you know we are considering your complaint and clarify any points where necessary. If we can resolve your complaint within 3 working days, we will send you a Summary Resolution Communication. This is a written confirmation, which confirms that you made a complaint and that we now consider the matter resolved.

Sometimes Watts Commercial Finance are not able to find a resolution within 3 working days. On these occasions, we will issue you with an initial response letter which outlines the circumstances of your complaint. We aim to respond to all complainants within four weeks although we have eight weeks from the date of receipt of your complaint to investigate and provide you with our final response.

Sometimes it can take a bit longer to reach a decision. If it is going to take us more than eight weeks to resolve your complaint, from when you first contacted us, we will update you on our progress and explain why it is still ongoing.

When we have fully investigated your complaint and reached a decision, we will write to you to let you know our final response. This is a detailed letter which will tell you what we have found, what we plan to do and how we came to our decision.

If you are unsatisfied with the outcome of our investigation, the final response letter will explain that you may have the right to refer your complaint to the Financial Ombudsman Service within six months of the final response being issued by Watts Commercial Finance.

The Ombudsman cannot consider a complaint if the complainant refers it to the Financial Ombudsman Service:

- more than six months after the date on which the respondent sent the complainant its final response, redress determination or summary resolution communication; or
- more than:
    - six years after the event complained of; or (if later)
    - three years from the date on which the complainant became aware (or ought reasonably to have become aware) that he had cause for complaint

We will indicate within the communication whether we consent to waive the relevant time limits as set out in the FCA
handbook (Dispute Resolution) if this is applicable.

4. Complaints forwarding

Where Watts Commercial Finance identify a third-party may be solely or jointly responsible for the matters disclosed within a complaint, we will forward the complaint to the relevant party without delay.

Watts Commercial Finance will notify the complainant in the form of a 'final response letter' that we have referred the matter to the third party for investigation. Where Watts Commercial Finance are jointly responsible for matters disclosed within a complaint, we will investigate the element relating to us and we will respond accordingly. Where Watts Commercial Finance is in receipt of a forwarded complaint, we will acknowledge the complaint and will apply the standard time limits for a response from the date on receipt.

If you subsequently decide that you are dissatisfied with the resolution of the complaint, you may be able to refer the complaint to the Financial Ombudsman Service, ICO or the NACFB dependent upon the circumstances surrounding the case. The NACFB suggest trying to resolve the complaint directly with us in the first instance. If the complaint is referred to the NACFB, they will investigate the complaint competently, diligently and impartially. It is important to be aware, the NACFB have no powers or sanction relating to any form of compensation.

5. Complaints Handling Contact Information

Address	**Pivotal Financial Ltd.**
	Drivers Wharf, Northam Roaf, Southampton, SO14 0PF
Email	complaints@pivotal.co.uk

6. Further Support

If you are not satisfied with how Watts Commercial Finance dealt with your complaint or you are not happy with our decision and wish to take it further, you may be able to contact the Financial

Ombudsman Service (FOS) regarding your complaint, provided that the complaint concerns a regulated activity, or you fall within the classification of an "eligible complainant".

The Financial Ombudsman Service contact details are:

Address:

Financial Ombudsman Service (FOS)
Exchange Tower
London
E14 9SR

Consumer helpline:

0800 023 4567 or 0300 123 9123

Switchboard:

0207 964 1000

Fax:

0207 964 1001

Email:

complaint.info@financial-ombudsman.org.uk