



## Unity Auto Finance Ltd - Complaints Policy

This policy sets out the processes by which Unity Auto Finance Ltd demonstrate and evidence their processes regarding complaints

The document considers what steps all Unity Auto Finance Ltd are required to take to ensure that:

- Complaints will be identified and acknowledged; comprehensively, independently and fairly investigated and where appropriate redress paid
- Customers understand that they have the right to complain to the Financial Ombudsman Service (FOS) if they are unsatisfied with the way their complaint has been handled
- Customers are kept informed
- Appropriate staff will keep up to date with FOS determinations and redress awards
- Complaints information will be recorded and reported to the FCA, emerging trends will be analysed and remedial action taken

The following areas are considered in this policy document:

- What is a complaint
- How and where to complain
- Who handles complaints
- How we respond to complaints
- Summary Resolution Communication
- Final Response Letter
- The Financial Ombudsman Service
- Recording complaints data
- Complaints Recording Spreadsheet
- Summary Resolution Communication template
- Table of Policy Update/History

## **What is a complaint?**

The Financial Conduct Authority (FCA) defines a complaint as: 'Any expression of dissatisfaction, whether oral or written, and whether justified or not, from or on behalf of an eligible complainant about the firm's provision of, or failure to provide, a financial service'.

## **How and where to complain**

A complaint does not have to be in writing, we accept complaints by telephone, email and post.

In writing – address your letter to: Compliance Department, Unity Auto Finance, Unity House, Bird Hall Lane, Cheadle SK3 0UX

By telephone – 0844 846 0365

By email – [hello@unityauto.finance](mailto:hello@unityauto.finance)

## **Who handles complaints?**

Complaints received are immediately passed to the compliance department.

## **How we respond to complaints**

We aim to resolve your complaint within three business days following receipt of the complaint.

If this is not possible, we will send an acknowledgment letter to you (within five business days) and advise when a full response can be expected.

This letter will confirm that we have received the complaint and it is being dealt with. It will include the name and contact details of the person dealing with the complaint.

## **Summary Resolution Communication**

If the complaint is resolved within three business days we will issue a summary resolution communication. This will acknowledge the complaint and inform the complainant that the respondent considers the complaint to be resolved. The communication will provide the complainant with the details of the Financial Ombudsman Service (FOS) confirming that they can refer the complaint to them if they wish.

## **Final response letter**

- The final response letter will explain our final position regarding the complaint. The letter will
- Adequately address the subject matter of the complaint
- Summarise the outcome of our investigations
- Say whether we acknowledge any fault on our part
- Offer redress if the complaint is upheld
- Where redress is financial, provide the complainant with fair compensation for any acts or omissions for which we were responsible and comply with any offer of redress which the complainant accepts
- Inform the complainant that they may refer the complaint to the FOS if they are dissatisfied with the final response and confirm that we will consider complaints outside of the statutory timescales in place
- Include a copy of the FOS's explanatory leaflet

There are three possible outcomes for a Final Response:

1. we accept the complaint and offer redress
2. we offer redress without accepting the complaint
3. we reject the complaint and give our reasons

Please note that redress will not always involve financial redress.

### **The Financial Ombudsman Service (FOS)**

Our aim is to resolve all complaints internally, however if you are not satisfied with our resolution, or if eight weeks have passed since the complaint was first brought to our attention, you may have the right to refer the complaint to the FOS.

FOS contact details:

Postal Address

The Financial Ombudsman Service  
Exchange Tower  
London E14 9SR

Telephone

- 0800 023 4567 (calls should cost no more than 5p per minute for BT customers - (other networks may vary)
- 0300 123 9123 (calls to this number will be cheaper if using a mobile phone)
- 020 7964 0500 (if caller is ringing from abroad)
- [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

The FOS offers a free, independent service and they can help with most financial complaints. However, there are some limitations on what the FOS can look into and further information about this can be obtained from them directly.

### **Recording complaints data**

All complaints received will be logged with full details of the complaint and outcome on to a centralised document. The person who has handled the complaint is responsible for ensuring the details are recorded. The Compliance department will report on and analyse the root cause of complaints. Relevant issues will be raised in senior management/board meetings in order to discuss and review the findings and where trends are identified, learn from them and establish new procedures to correct their underlying causes.