

Complaints handling policy
V1.0



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1. Introduction

We always aim to take a positive approach towards complaints. We are committed to providing a quality service and achieving the highest standards. One of the best ways to continually improve our service is by listening and responding to the views of our users.

We will feed complaint information into our product improvement process to fix any fundamental problems. Over time this should help reduce the incidence of complaints.

2. Our aims

We aim to ensure that:

- making a complaint is as easy and transparent as possible
- we deal with complaints appropriately and promptly
- we treat complaints as a clear expression of dissatisfaction with our service, or organisation, which calls for a response
- we respond to complaints in the right way, for example, with an explanation or an apology where we have gotten things wrong and if relevant and appropriate, information on any action that will be taken by us
- when a complaint identifies that something has gone wrong or has fallen below standards it is seen as an opportunity for us to improve and avoid a recurrence and it can allow for our systems, policies, practices or procedures to be amended or expanded as appropriate

3. Our procedure

Our complaints procedure is as follows:

How can I make a complaint?

If you have a complaint about any aspect of our service, please contact us via our [contact us](#) page ensuring you select the appropriate option, or write to us at:

Motiv Finance Limited
Office 305
Cumberland House
35 Park Row
Nottingham
NG1 6EE

What information do I need to supply?

So that we can deal with your complaint quickly, you will need to supply us with the following information:

- First name
- Last name
- Email address
- A message including:

- Details of your complaint
- Details of what you would like us to do to put things right

We acknowledge that in certain instances you may wish to remain anonymous. In such incidences, the nature of the complaint will be assessed, and we will decide if follow up action is deemed necessary.

What should I expect to happen after I submit my complaint?

We aim to resolve all complaints within 3 business days of receipt. If this is achieved, we will write to you, by email, to confirm that the complaint has been resolved and to explain any required next steps.

If we are unable to resolve your complaint within 3 business days, we will acknowledge it in writing within 5 business days. This acknowledgment may include an ask for further information to allow your complaint to be better understood. Then, once the investigation has been completed, the findings will be communicated with you in writing, via email. If appropriate this email will also include any steps which we will take to put things right.

If we are unable to provide you with a final response within 8 weeks, this will be confirmed in writing, via email. This email will include an estimated timescale within which you can expect a final response. If, at this time, you are dissatisfied with the delay, you can refer your complaint to the Financial Ombudsman Service and contact details for that service will be provided within this email.

The Financial Ombudsman Service

If you are not satisfied with our final response or we do not supply you one within 8 weeks, you have the right to complain to the Financial Ombudsman Service. The contact details are below, and you must do this within six months of our final response.

Address:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Website:

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

Telephone:

0800 023 4567 - calls to this number are free on mobile phones and landlines

0300 123 9 123 - calls are charged at the same rates as 01/02 numbers on mobile tariffs

+44 20 7964 0500 - if the call is being made from outside the UK

4. Our record keeping

We will keep records for all complaints received including details of the complaint and measures taken for its resolution. These records will be kept for a minimum of 3 years and will be used by us to understand our business performance and to fulfil on any regulatory obligations we have around reporting on complaints.