



## Customer Complaints Handling Procedure

Phillips & Cohen Associates (UK), Ltd. always strives to treat our customers fairly, sensitively and in a way that reflects our company values. Compliance is at the heart of our business and this means we endeavour to make the right decisions and to consider the effect on our customers in everything we do. We recognise that sometimes things may go wrong and we appreciate your feedback so we can improve our service. We are fully committed to resolving any issues in a fair and transparent way.

Our complaints procedure is:

<b>1.</b>	<b>Complaint Raised</b>	
	If you are unhappy with the service you have received, please let us know. You can raise a complaint in writing, by email or by telephone – whichever method is easiest for you. Our contact information for complaints is on page 2 of this procedure.	
<b>1.1</b>	<b>Information that will help:</b>	
	Please tell us as soon as possible about your complaint so we can try to put things right. It helps us if you can provide: <ul style="list-style-type: none"> <li>• The exact details of your complaint</li> <li>• How we can contact you regarding the complaint</li> <li>• How we can put things right</li> </ul>	
<b>1.2.</b>	<b>Action we will take:</b>	
	If you make your complaint by telephone, we will try to resolve your complaint with you. If we are unable to put things right straight away, we may send information about your complaint to our Customer Support Unit or Compliance Department who will conduct further investigation in order to bring the matter to a satisfactory resolution.	
<b>2.1</b>	<b>Summary Resolution Letter</b>	<b>Within 3 Working Days</b>
	If your Complaint is about us, we will attempt to resolve the complaint within three working days where possible and will issue a Summary Resolution Letter when we have resolved your complaint. It will also contain details of the Financial Ombudsman Service (or alternative) who you can refer your complaint to if you are not satisfied with our response.	
<b>2. 2</b>	<b>Complaint Acknowledgement</b>	<b>Within 5 working days</b>
	If your complaint cannot be resolved to your satisfaction, we will acknowledge your complaint in writing and your complaint will be referred to the Compliance Department for further investigation, if applicable.	
<b>2.3</b>	<b>Client related complaints</b>	
	We will liaise with our client to establish who should take ownership of the complaint. We will advise you who will be looking into your complaint in our acknowledgement correspondence via email or letter.	
<b>3.</b>	<b>Investigation</b>	<b>We aim to conclude our investigation within 8 weeks.</b>
	If the complaint is about us, we will fully investigate the concerns you have raised. We will to conclude our investigation as swiftly as possible, but this can take some time. We may listen to calls, review file notes and liaise with our clients. We will investigate complaints impartially and fairly.	
<b>3.1</b>	<b>Continued Investigation</b>	<b>Update at 4 weeks</b>
	If our investigation exceeds 4 weeks, we will write to you with an update and explain how much more time may be required.	
<b>4</b>	<b>Resolution</b>	<b>We aim to resolve all complaints within 8 weeks.</b>
	We will aim to resolve your complaint as swiftly as possible. We will advise you of the outcome to your complaint, what we plan to do as a result and the reasons behind our decision. Our final response will be provided in writing and it will outline who you can refer your complaint to if you are not satisfied with our final response.	



<b>4.1</b>	<b>Outstanding Complaints</b>
	If we are unable to resolve your complaint within 8 weeks, we will write to you and explain why. We will provide you with a time estimate and we will advise you of your rights to refer your complaint to the Financial Ombudsman Service (or alternative).

**What to do if you remain unhappy after our final response?**

You may be able to refer your complaint to the Financial Ombudsman Service if your complaint relates to a financial service, or alternatively, you can contact the Credit Services Association for a review should you feel that we have breached their code of practice.

**The Financial Ombudsman Service**

The Financial Ombudsman Service offer a dispute resolution service for accounts regulated by Consumer Credit Act 1974 (2006 as amended) typically these accounts include Bank accounts, loans and credit cards. *(Please note non-regulated accounts do not usually fall under the remit of the Financial Ombudsman Service – please see details below)*

The Financial Ombudsman Service contact details are:

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

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Phone: 0300 123 9 123 or 0800 023 4567

Address: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

**Credit Services Association**

As Phillips & Cohen Associates (UK) Ltd. is a member of the Credit Services Association (CSA), you may refer your complaint to the CSA for review if you feel we have breached their code of practice. The code is available on the website below or our website [www.phillips-cohen.co.uk](http://www.phillips-cohen.co.uk)

The Credit Services Association contact details are:

Website: [www.csa-uk.com](http://www.csa-uk.com)

Address: 2 Esh Plaza, Sir Bobby Robson Way, Great Park, Newcastle Upon Tyne, NE13 9BA

*You may also be able to refer your complaint to other industry regulatory bodies. Additional details are available upon request.*

**To refer a complaint to Phillips & Cohen Associates (UK), Ltd. please contact us on:**

**Phillips & Cohen Associates (UK), Ltd Complaint Contact Information**

Email: [Feedback@Phillips-cohen.co.uk](mailto:Feedback@Phillips-cohen.co.uk)

Phone: 0800 707 6580 FREE OR 0161 413 4894 or 0333 555 6580

Address: Compliance Department, Phillips & Cohen Associates (UK), Ltd. Building 5, Floor 9, Exchange Quay, Manchester M5 3EF