

COMPLAINTS HANDLING PROCEDURE CLIENT COPY



Your Credit Matters Limited is regulated by the Ministry of Justice in respect of regulated claims management activities.

Particulars of our registration are recorded on the website www.claimsregulation.gov.uk.

We have the following procedure for addressing a complaint made by a Client (“you”):

- You may make a complaint to our Compliance Manager by writing to the Compliance Manager at 7 Millbank House, Riverside Business Park, Bollin Way, Wilmslow, Cheshire, SK9 1BJ, by telephoning him on (0845 618 0206) by e-mail to him (complaints@yourcreditmatters.co.uk) or by making an appointment to attend in person;
- Our Compliance Manager will investigate your complaint. He has our authority to respond to your complaint and to offer you redress where he upholds your complaint;
- He may refuse to hear your complaint if you have delayed more than 6 months after becoming aware of the facts which give rise to your complaint;
- He will send you a written or electronic acknowledgement of your complaint within five working days and will tell you how the complaint will be investigated;
- He will then write to you within 4 weeks either with a final response to your complaint or with an explanation as to why he is not then able to resolve your complaint;
- In the latter case he will write to you again within a further 4 weeks either with a final response to your complaint or with an explanation as to why he is not then able to resolve your complaint and he will tell you when he expects to be able to provide you with a final response;
- In the latter case he will tell you that if you are dissatisfied with the delay you may refer the handling of the complaint to the Claims Management Regulator;
- Where our Compliance Manager decides that redress is appropriate, he will provide you with fair compensation for any acts or omissions for which we are responsible and comply with any offer of redress which you may accept. The redress will not always involve financial redress. It may involve an apology, an offer to redo the work or the refund of a fee. Where financial redress is deemed appropriate, it will include a reasonable rate of interest;
- Following a final response, or if a complaint is not resolved after eight weeks you may refer the handling of the complaint to the Claims Management Regulator, Monitoring & Compliance Unit, PO Box 7284, Burton on Trent, Staffordshire, DE14 9DP, Telephone (0845 450 6858), Facsimile (0845 450 6866) or email (info@claimsregulation.gov.uk).

We will maintain records, and provide to the Regulator, on request, details of all complaints handled by us.