

# Complaints Procedure

Close Credit Management is a professional credit management organisation. We adhere to the regulations laid down by the Credit Services Association, the Financial Services Association and the Office of Fair Trading.

We believe that you have the right to a fair, swift and courteous service at all times. If you feel however that you wish to make a complaint about any aspect of the service you have received from us, you can do so by following the procedure below;

## How to forward your complaint to us

You can send your complaint to us in writing either via email; [melissafothergill@closecm.co.uk](mailto:melissafothergill@closecm.co.uk) or by post; Melissa Fothergill, Compliance Officer, Close Credit Management, 2 Jessops Riverside, 800 Brightside Lane, Sheffield, S9 2RX.

Once we are in receipt of your complaint, we will deal with it promptly, effectively and in a positive manner as detailed below.

**1** We will acknowledge receipt of your complaint within 5 working days

**2** We will fully investigate your complaint and do all we can to send you a final response within 4 weeks of receipt of your complaint.

If we are unable to provide you with a final response within this time we will send you an update as to why not.

**3** We aim to send you a final response within 8 weeks of receipt of your complaint.

If we are unable to provide you with a final response within this time frame, we will write to you explaining why and advise you when you can expect a final response.

**4** If more than 8 weeks from the date of your complaint has past and you haven't received a final response, or you are dissatisfied with the final response you have received (at any stage of the process) you can write to: Financial Ombudsman Service (FOS), South Quay Plaza, 183 Marsh Wall, London, E14 9SR

However, you must refer your complaint to the Financial Ombudsman within 6 months of the date on the final response.