

Complaints Procedure

We hope you will never need to make a complaint to us, but we want to make it as painless as possible if you do.

It would be great to be able to deal with your concerns straight away, but we recognise that sometimes we will not be able to. However, don't worry. We have an internal complaint escalation process that fully complies with the requirements of the Financial Conduct Authority.

What you need to do

Stage 1

Contact Us

First of all, let us know what you think we've done wrong or what it is that you're unhappy with. You can tell us all about it by calling **01472 586384**. Alternatively, you can send an email to **complaints@advantage-finance.co.uk** or you can write to:

Customer Services Manager
Advantage Finance Ltd
Unit 7, Acorn Business Park
Moss Road
Grimsby
DN32 0LW

Our offices are open Monday to Friday - 9am to 5.30pm (excluding bank holidays).

We will acknowledge your complaint within 2 business days, and will try to be able to respond substantively to any matter as soon as possible and in all cases within eight weeks. If we need to investigate your complaint further we will tell you and keep you regularly updated. In all cases, when issuing our final response we will try and keep things as straightforward as possible and set out clearly the reasons for any decisions we have taken.

Stage 2

Financial Ombudsman Service

Our aim is to resolve all your problems ourselves, however, if you are not satisfied with our final response, or if eight weeks have passed since you first raised your complaint with us, you have the right to refer your complaint to the Financial Ombudsman. **Please note that if you fail to contact the Financial Ombudsman Service within six months of our final response being issued they may refuse to deal with your complaint.** You can contact them at:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone: **0800 023 4567**
Fax: **020 7964 1001**
Web: **www.financial-ombudsman.org.uk**

You will not be entitled to use the Financial Ombudsman Service if your complaint has already been decided by a court.