

# Customer Satisfaction

## Our Commitment

Within Asset Advantage Limited (“Asset Advantage”) customer satisfaction and quality service is paramount. However, we recognise that sometimes things can go wrong and when they do we will ensure that our best attention is paid to any complaints. This leaflet sets out the Complaints Procedure we have set up to make sure you receive a quick and fair reply.

If you do have cause for complaint, and tell us about it, we promise to:

- fully investigate your complaint
- keep you informed of progress
- do everything we can to help you and seek to resolve the issue.

We see the complaints procedure as a two way process in which we can learn from the experience and further improve our systems.

## Complaints Procedure

### Where to begin

If you have reason to complain please contact us at the address shown overleaf. When you write to us, please tell us:

- your name and you Asset Advantage agreement number
- the reason for your complaint
- your current address

If you have information supporting your complaint, please include this with your letter.

If you are willing to discuss the issues on the telephone, please provide your daytime number in case we need to contact you.

### Summary Resolution Communication / Acknowledgement of complaint

If we are able to resolve your complaint within 3 business days of initial receipt we will send you a Summary Resolution Communication. This will contain details of the complaint and who to contact if you are unhappy with our resolution. You may be entitled to refer the complaint immediately to the Financial Ombudsman Service, details of which will be included in our Summary Resolution Communication and overleaf. Otherwise we will acknowledge your complaint by letter to the address provided in your complaint within 5 working days of receiving it. We will start to investigate your complaint as soon as we receive the complaint from you.

### Investigation of your complaint and final response

We will carry out a thorough investigation of your complaint including, if appropriate, contacting the supplier of the goods and/or the introducing broker, on your behalf. Once we have completed our investigations, we will make a decision as to the outcome of the complaint. We will write to you at the latest 8 weeks after you submitted the complaint to either tell you the outcome of the complaint or, if it is going to take longer to investigate, provide you with an indication of when you may expect to be told the outcome of your complaint. We hope that in most cases we will be able to provide a response much earlier than 8 weeks after the submission of the complaint.

### If you feel your complaint has not been resolved

If you are dissatisfied with the reply, ask for the complaint to be escalated in order that the issue and our response are reviewed. Asset Advantage has an escalation procedure. If you choose to do this, please give the name of the person within Asset Advantage you have been dealing with. We will then carry out further investigation and advise you of the outcome as soon as possible.

We have intentionally made our complaints handling procedure simple to follow, so that you should not have to use a solicitor or seek professional help. If you choose to do this, we will not meet your costs.

### **Referral to the Financial Ombudsman Service**

We hope that we are able to resolve your issue. However, if you are an individual or a business with an annual turnover of less than €2 million and have fewer than ten employees, and we have:

- not been able to resolve the complaint to your satisfaction
- or
- not provided you with a final resolution after 8 weeks of receiving your original complaint

you can write to the Financial Ombudsman Service who may consider your complaint. Their contact details are given below.

### **Referral to the Financial Conduct Authority**

Asset Advantage are authorised and regulated by the Financial Conduct Authority. In certain circumstances you may refer your complaint to them at the address given below.

### **Referral to the Finance & Leasing Association**

Asset Advantage is a member of the Finance & Leasing Association. You may refer your complaint to them at the address given below.

## **Useful numbers and addresses**

### **Complaints**

When you register your complaint with us, you will receive a letter acknowledging receipt of your complaint.

If you wish to contact the person dealing with your complaint you can call our Complaints Department on 01256 316200 (Monday to Friday 9am to 5.30 pm).

If you are not satisfied with the way your complaint is being dealt with you should contact the Complaints Manager at the number above.

Please write to us:

Complaints Department, Asset Advantage Limited, Matrix House, Basing View, Basingstoke, RG21 4DZ

E-mail: [complaints@assetadvantage.co.uk](mailto:complaints@assetadvantage.co.uk)

Fax: 01256 316211

### **Financial Ombudsman Service**

Exchange Tower, London, E14 9SR

Telephone: 0800 023 4567

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

### **Financial Conduct Authority**

12 Endeavour Square, London, E20 1JN

Telephone: 0800 111 6768

Email: [consumer.queries@fca.org.uk](mailto:consumer.queries@fca.org.uk)

### **Finance & Leasing Association**

2<sup>nd</sup> Floor, Imperial House, 8 Kean Street, London, WC2B 4AS

Telephone: 020 7836 6511

Fax: 020 7420 9600

Email: [info@fla.org.uk](mailto:info@fla.org.uk)

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