

Resolving your complaint

We're proud of our commitment to excellent customer service, we work hard to make sure every customer has a positive experience of working with us.

Unfortunately, sometimes things go wrong, but we're just as committed to making sure we put things right as quickly as possible.

This factsheet explains the process we follow to help resolve your complaint.

The process

How do I contact you?

If any issues arise in the course of your dealings with us, let us know as quickly as possible. Most problems can be resolved quickly by a Customer Consultant, so we advise that you get in touch as soon as you realise there is an issue.

What if I'm still not satisfied?

If our Customer Consultants can't resolve your concerns, the matter will be referred to the Complaints team, we will contact you either by telephone or in writing to let you know we've received your complaint.

If you have any documentation that could help us with our enquiries, please forward this to us as soon as possible so we can resolve your complaint more quickly.

How long will it take?

Regulatory requirements mean we have eight weeks in which to resolve your complaint, however, we aim to conclude our investigation and send out a final response by week four.

If we're unable to do so (if we are awaiting information, for example), we will keep you updated with our progress throughout. In any case, our final response will be issued by the eighth week.



Not sure about our final response?

We appreciate, in some circumstances, you may not be happy with our final response. If this is the case, let us know and we will investigate further to resolve any additional concerns you may have. It's often easier to discuss things over the phone to resolve the situation quicker.

Our Customer Complaint Handlers are available Monday to Friday between 08.00 - 17.00 on **0345 849 8891***. You can also contact us through email: complaints@cabotfinancial.com

The escalation process

If you feel your complaint has not been resolved satisfactorily through our complaints procedure, you may refer the matter to the Financial Ombudsman Service (FOS) within six months of our final response. Their contact details are:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Tel: 0300 1239 123
Web: www.financial-ombudsman.org.uk
Email: complaint.info@financial-ombudsman.org.uk

Please note: Our final response will always recommend who you should contact if you would like to escalate your complaint as there are some complaints the FOS would not be able to investigate.

These circumstances may include, but are not limited to, the following: the issue is not within their jurisdiction, you're not an eligible third party complainant, or if your credit agreement is non-regulated.

Alternatively, we are a member of the Credit Services Association (CSA), who can also act as a mediator. Their contact details are:

Credit Services Association Ltd
2 Esh Plaza
Sir Bobby Robson Way
Great Park
Newcastle Upon Tyne
NE13 9BA

Tel: 0191 21 7 0775
Web: www.csa-uk.com



Independent advice

The following organisations can offer you free, confidential and impartial debt advice:

Citizens Advice Bureau

England & Wales: www.adviceguide.org.uk
Scotland: www.cas.org.uk
Northern Ireland: www.citizensadvice.co.uk

National Debtline

Tel: 0808 808 4000
Web: www.nationaldebtline.org

StepChange Debt Charity

Tel: 0800 138 1111
Web: www.stepchange.org

*Calls to our 03 numbers are charged at local rate from landlines and mobiles. We may monitor or record phone calls to help improve the quality of our service.

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