



## Customer Complaints Policy

It is right and proper that you should make your first complaint to the organisation that has contacted you in relation to an arrears or default payment. So that Vilcol can have a chance of resolving the complaint on your behalf straight away, fairly, consistently, diligently and promptly.

When a complaint is resolved by close of business the next day and the complainant has indicated they accept the response, we do not need to take further action, with neither the response nor the acceptance having to be in writing.

If we cannot resolve the complaint, for example if it is about a third party company, then we will pass that complaint on your behalf on to the appropriate person who can, with all the correct reference information, to someone who can handle your complaint as soon as possible, if not that day.

It is Vilcol's policy to properly investigate your complaint, completely, diligently and impartially. If Vilcol cannot handle your complaint that day, a report will be produced and all recoveries action will cease on that case for at least 30 days while a full investigation is made.

In all cases not resolved by the next working day, Vilcol will ensure that the investigation is conducted impartially and a report sent to the customer the following working day and or again after the third parties investigation has been made and before the regulators stipulated time limit of 8 weeks.

At Vilcol a customer complaint is any expression of dissatisfaction from an external source, however it is made and to whomever in our business the complaint is made, regardless whether the company is at fault.

All complaints will be treated fairly and taken seriously, no matter how they are communicated to us, on the telephone, by fax, text, email or in writing. It is our policy to ensure that a prompt clear assessment of the complaint is made and offer redress or remedial action where appropriate and that this is accepted and settled promptly.

In accordance with the Financial Conduct Authority's Consumer Credit Source Book, called CONC. Vilcol must ensure that all their employees and agents comply with CONC and must take reasonable steps to ensure that other persons acting on the firm's behalf act in accordance with CONC

Also that Vilcol will be fair and give appropriate treatment to any customers who Vilcol understands or reasonably suspects to be particularly vulnerable and sign post them to an organisation that can help. It is Vilcol's Arrears and Defaults Policy, when dealing with customers in default or in arrears difficulties, that we have paid due regard to its obligations under Principle 6 (Customers' interests) to treat its customers fairly.

Vilcol is aware that a lender must not initiate legal proceedings in relation to a regulated credit agreement where the lender is aware that the customer has submitted a valid complaint or what appears to the Vilcol may be a valid complaint relating to the agreement in question that is being considered by the Financial Ombudsman Service.

**Contact at Vilcol:** Steve Rowlands (MD) [steve@vilcol.com](mailto:steve@vilcol.com) – Tele: +44 20883 306400  
Vilcol House, 97 Ewell Road, Surbiton, Surrey. KT6 6AH.



## Scope:

Our customer complaints policy and procedures state that the maximum time limit for dealing with complaints is 8 weeks. However Vilcol will aim to handle and resolve a customer complaint promptly, usually that same day. All complaints are reviewed again in six months before they are formally closed.

Vilcol will when seeking to instruct a third party to pursue the recovery of debts or to trace customers on its behalf that Vilcol will exercise due care in selecting the third party.

Where Vilcol has engaged a third party to recover debts or to trace customers on its behalf, it will properly investigate complaints made about the third party.

## PROCEDURE

The Financial Ombudsman Service, also known as the FOS, is the official independent expert in settling complaints between consumers and businesses providing financial services.

Staff at Vilcol will have to explain to the customer their ultimate right to refer any unresolved dispute to the Financial Ombudsman Service. That the Ombudsman will not get involved in the case until the customer's has complained directly to Vilcol and given us the chance to put things right.

We will also have to explain, that if Vilcol cannot settle the matter to the customer's satisfaction within 8 weeks, then the Ombudsman service may be able to consider the complaint.

When asked we will supply the contact details for the Financial Ombudsman Service. The Ombudsman will take into account the law, rules, codes and good practice that applied at the time of the event complained about.

However the majority of FOS complaints are resolved by using an informal approach. In more complex cases, the Ombudsman may try to resolve matters by issuing a formal report. The rules say that Vilcol must comply promptly with an ombudsman decision.

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For all enquiries, guidance or to lodge a complaint about an unresolved case, by Vilcol or any one of the CSA members (subject to having first received a final response to your complaint from the member and meeting certain other conditions described in the rules published on the FOS website):

Financial Ombudsman Service,  
South Quay Plaza,  
183 Marsh Wall,  
London,  
E14 9SR  
Helpline: 0800 023 4567

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

Website: [www.fos.org.uk](http://www.fos.org.uk)

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