

HEYWOOD FINANCE

COMPLAINTS PROCEDURE SUMMARY

Heywood Finance will do its best to provide you with a high level of service and customer care every time. However, sometimes things can go wrong and we may fail to meet your expectations. Our Internal Complaints Procedure allows us to deal with complaints fairly, effectively, consistently and promptly. If you think we have let you down, then please tell us why.

What you need to do if you have a complaint

In the first instance, you should raise your complaint – by telephone, email, web enquiry form, letter, fax or in person, direct to Heywood Finance Ltd, Sterling House, Waterfold Business Park, Bury, BL9 7BR, telephone 0161 761 8484, fax 0161 761 8485, email info@heywoodfinance.co.uk.

How we will handle your complaint

- If we are unable to resolve your complaint immediately, we will acknowledge it within five working days and tell you the name of the person assigned to resolving your complaint.

- Within four weeks of receiving your complaint, we will either:-
 - Issue a final response to your complaint; or
 - Update you on the investigation and give you a date when we will contact you again.

- Within eight weeks of receiving your complaint, we will either:-
 - Issue a final response to your complaint; or
 - Tell you why we are not in a position to provide a final response and indicate when we expect to be able to do this.

If you remain unhappy after receiving our response

Let us know, in writing, if you remain dissatisfied with the response(s) received from the department involved and your complaint will be escalated to our Customer Relations Manager to investigate further.

The Customer Relations Manager can be contacted at Heywood Finance Ltd, Bracken House, Charles Street, Manchester, M1 7BD, telephone 0844 873 1658 or fax 0844 873 4256, email customercare@heywoodfinance.co.uk, website: www.heywoodfinance.co.uk

Hopefully this process will bring the matter to an agreeable conclusion.

If we still cannot reach a resolution

- On receipt of a final response or on reaching the eight-week point (whichever is earlier) you *may* have the option of referring your complaint to the Financial Ombudsman Service (FOS) if you remain dissatisfied.
- If you choose to refer your complaint to the Financial Ombudsman Service (FOS), you must do so within six months of receiving our final response.
- Financial Ombudsman Service (FOS) contact details are as follows:-

Address: South Quay Plaza, 183 Marsh Wall, London, E14 9SR

Telephone: 0845 080 1800

Email: complaint.info@financial-ombudsman.org.uk.

Website: www.financial-ombudsman.org.uk.

PLEASE NOTE:

If your loan is not regulated by the Financial Services Authority (FSA) or Consumer Credit Act (CCA), we believe that the Financial Ombudsman Service (FOS) may not be able to look at your complaint. Therefore, you may want to refer your complaint to the Finance & Leasing Association (FLA) instead.

Their contact details are as follows:-

Finance & Leasing Association,
2nd Floor, Imperial House,
15-19 Kingsway,
London,
WC2B 6UN,

Telephone number is 020 7836 6511

Fax number is 020 7420 9600

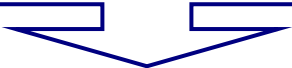
Email address is info@fla.org.uk

Website is www.fla.org.uk.


Heywood Finance Complaint Summary

Our commitment to you


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



2) We will investigate your complaint and endeavour to send a final response to you within 4 weeks of receipt of your complaint. If we are unable to provide you with a final response within this time frame we will send you an update.



3) We will endeavour to send a final response to you 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 passed and you haven't received a final response from us, or you are dissatisfied with the final response you have received (at any stage of the process) you can contact:

Financial Ombudsman Service (FOS)
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Telephone: 0845 080 1800

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

You must refer your complaint to the Financial Ombudsman within 6 months of the date of our final response.