

If you're not satisfied with how we dealt with your complaint

If you remain unhappy with the outcome of our final response, you may be able to refer your complaint to the Financial Ombudsman Service, an independent body set up by law to provide a free service for resolving consumer complaints.

We will inform you if your complaint can be referred to the Financial Ombudsman Service, as well as any time limits for doing so.

Contacting the Financial Ombudsman Service

Phone
0800 023 4567 or 0300 123 9123

E-mail
complaint.info@financial-ombudsman.org.uk

Online
financial-ombudsman.org.uk

Post
The Financial Ombudsman Service
Exchange Tower
London E14 9SR

Omni Capital Retail Finance Ltd is a subscriber to the Finance and Leasing Association's Lending Code. The Code sets out best practice in consumer lending and we will provide copies to you on request. For further information, as well as to view the code, please see the Finance and Leasing Association's website: www.lendingcode.org.uk

Contacting us

Call

0333 240 8317 between
Monday – Friday: 8.00am to 8.00pm
Saturday: 9.00am to 6.00pm

Click

www.ocrf.co.uk/contact-us/

Write to

Omni Capital Retail Finance Ltd
Customer Services
PO Box 6990
Basingstoke
Hampshire
RG24 4HX

Authorised and regulated by the Financial Conduct Authority.

How to make a complaint

If you are unhappy with a product we have financed we recommend you first contact the retailer who sold you the product – this is often the quickest way to resolve your issue. Please let us know if you have made a complaint to the retailer.

If you are unhappy with the level of service we have provided or anything that we have done, you can let us know in the following ways:

Call

0333 240 8317 between
Monday – Friday: 8.00am to 8.00pm
Saturday: 9.00am to 6.00pm

By e-mail

complaints@ocrf.co.uk

Post

Omni Capital Retail Finance Ltd
Complaints
PO Box 6990
Basingstoke
Hampshire
RG24 4HX

If you are calling to make a complaint, please have your account number ready. If you are writing, please ensure you include your full name, address, account number and full details of your complaint so we can begin our investigation without any delays.

What we will do and when

Our customer services staff are trained in handling and resolving complaints. If you make your complaint during a telephone call, we will provide you with a unique complaint reference number and always try and resolve it during that call.

If we cannot resolve your complaint in the first instance, it will be passed to an independent member of staff for a full and impartial review. Unless you ask us otherwise, they will call you to discuss their findings.

If we have agreed a resolution with you within three business days from receiving your complaint we will send you a 'Summary Resolution Communication' either by post or by e-mail (depending on your preference). This communication marks the closure of your complaint and will usually provide you contact details for the Financial Ombudsman Service*.

Should you subsequently decide you are dissatisfied with the resolution of the complaint, please contact us in the first instance on 0333 240 8317 with your complaint reference to hand.

Unless we have already resolved your complaint or issued our final response we will write to acknowledge your complaint within five working days of receipt.

We will keep you updated as to our progress whilst we investigate your complaint. In the unlikely event we are unable to complete our investigation within eight weeks of receiving your complaint, we will write to advise you of when we expect to be able to respond in full. We will also provide you with information if you have the right to refer your complaint to the Financial Ombudsman Service*.

Our final response

If we provide you with our findings more than three business days after receiving your complaint we will send you a letter setting out, in a clear and understandable format, what is known as our final response.

Our final response will contain details of what we found after investigating your complaint, what we plan to do in response to your complaint and how we came to our decision.

Should you have any questions regarding the content of our final response please contact us in the first instance on 0333 240 8317 with your complaint reference number to hand.

Once we have issued our final response we will inform you if you have the right to refer your complaint to the Financial Ombudsman Service*, if you remain dissatisfied.

* Please note the Financial Ombudsman Service will not be able to consider your complaint if your account is based on an 'exempt agreement' – we will tell you when you make your complaint if this is the case.