



# How we handle complaints



## How we handle complaints

### 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:

**Phone** 0203 818 5248 or our freephone number 08081 788 628  
09:00 and 17:30 Monday to Wednesday  
10:00 and 17:30 Thursday  
09:00 and 17:00 Friday

**Email** [complaints@ocrf.co.uk](mailto:complaints@ocrf.co.uk)

**Post** Omni Capital Retail Finance Ltd  
Customer Services  
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

When we receive a complaint, we will aim to resolve your concerns as quickly as possible, usually within three days. Where this is not possible, we will acknowledge your complaint in writing within five working days of receipt. Your complaint 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.

You will be kept updated as to our progress whilst we continue to investigate your complaint. In the unlikely event we have been unable to complete our investigation within eight weeks of receiving your complaint, we will write to advise you of this, detail when we expect to be able to respond in full and also of your right to refer your complaint to the Financial Ombudsman Service\*.

\* Please note the Financial Ombudsman Service will not be able to consider your complaint if your account is based on an 'exempt agreement'.

### Our final response

Once we have made a decision on your complaint, we will send you a letter setting out, in a clear and intelligible 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 0203 818 5248 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.

## 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

|                |                                                                                                          |
|----------------|----------------------------------------------------------------------------------------------------------|
| <b>Phone</b>   | 0800 023 4567 or 0300 123 9123                                                                           |
| <b>Email</b>   | <a href="mailto:complaint.info@financial-ombudsman.org.uk">complaint.info@financial-ombudsman.org.uk</a> |
| <b>Website</b> | <a href="http://www.financial-ombudsman.org.uk">www.financial-ombudsman.org.uk</a>                       |
| <b>Post</b>    | The Financial Ombudsman Service,<br>Exchange Tower,<br>London<br>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.fla.org.uk/consumer-information/lending-code](http://www.fla.org.uk/consumer-information/lending-code)

## Contacting us

|                |                                                                                                                                                  |
|----------------|--------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Phone</b>   | 0203 818 5248 or our freephone number 08081 788 628<br>09:00 and 17:30 Monday to Wednesday<br>10:00 and 17:30 Thursday<br>09:00 and 17:00 Friday |
| <b>Email</b>   | <a href="mailto:complaints@ocrf.co.uk">complaints@ocrf.co.uk</a>                                                                                 |
| <b>Website</b> | <a href="http://www.ocrf.co.uk/contact-us">www.ocrf.co.uk/contact-us</a>                                                                         |
| <b>Post</b>    | Omni Capital Retail Finance Ltd<br>Customer Services<br>PO Box 6990<br>Basingstoke<br>Hampshire<br>RG24 4HX                                      |

Authorised and regulated by the Financial Conduct Authority.