

# Complaints Handling Process

## ACF Car Finance Limited - We're here to help

At ACF Car Finance our customers are important to us and we believe that everyone has the right to a fair, swift and courteous service at all times. If a customer is unhappy with the service they have received from ACF Car Finance, we want to hear from them so we can try and put it right.

This document sets out the procedures followed by ACF Car Finance in order to handle complaints fairly and quickly, including letting the customer know when the complaint case is received, ensuring the customer receives regular updates and setting time limits for responding to the case.

1. Complaints can be made in person, by telephone or in writing (including email). To help ensure we deal with complaints quickly the customer name, address and agreement number should be quoted on all correspondence.
2. All cases are assigned to a Complaints Officer and will be tracked on our database to ensure that every customer receives a prompt response.
3. We aim to resolve all cases within 2 working days however it may take longer to look into the matter fully. If this happens we will send a letter confirming we have received the complaint, the name of the person dealing with the case and the actions being taken.
4. Customers may be able to refer the complaint to the Financial Ombudsman Service (within 6 months of ACF Car Finance's final response), if a satisfactory resolution cannot be reached within 8 weeks and the matter falls within their jurisdiction. A copy of the complaints leaflet, issued by the Financial Ombudsman, will be provided to the customer by ACF Car Finance in all relevant cases that can be referred.
5. Alternatively if your complaint is regarding the vehicle and is not resolved to your satisfaction within 8 weeks of you raising it, you may be able to refer it to the Retail Motor Industry Federation's (RMI) National Conciliation and Arbitration Service. For further details, visit the consumer section of the RMI website at [www.rmif.co.uk](http://www.rmif.co.uk)

## Contact details

T 0845 271 5196\*

E [complaints@acfcарfinance.co.uk](mailto:complaints@acfcарfinance.co.uk)

W Complaints Team, ACF Car Finance, International House, Kingsfield Court, Chester Business Park, Chester CH4 9RF

\*Telephone calls may be monitored and recorded for security and quality and control. You may contact the team using Typetalk. **Information is available in large print, audio and Braille on request; please call for details.** Lines are open Monday to Friday 9.00am until 5.30pm.