



Placing Reputation First

Pastdue Credit Solutions: Complaints Procedure

We are committed to treating our customers fairly and constantly strive to offer you the highest possible level of service. However, there may be occasions when you feel you have cause for complaint. When this happens, please contact us and let us know. We will ensure that we fully investigate your complaint and do everything we can to put things right for you. We will keep you up to date as matters progress. You are free to contact us at any time if you have any questions.

What we do

- We aim to resolve all of your concerns within three working days following receipt. However, if we are unable to do so, we will acknowledge your complaint in writing within five business days of receipt of the complaint. If the complaint has been remedied within this time frame, a final response will also be included.
- If we cannot resolve your complaint sooner, we'll write to you within 6 weeks after receiving it.
- After no more than 8 weeks you will receive a final response from us.
- If, however, after 8 weeks we still cannot respond, we'll write to explain the delay and give an indication of when we expect to provide a full and final response. If your account was formed under the Consumer Credit Act, we'll also include details of the Financial Ombudsman Service, who you can refer your complaint to if you wish. We'll usually enclose copy of its explanatory leaflet.
- If you're still unhappy with our response to your complaint, please explain why and we'll look into the matter further for you.
- You may also be entitled to contact the Financial Ombudsman Service if you are unhappy with our response to your complaint. It is an independent organisation that aims to resolve complaints between consumers and financial organisations. You will need to do this within 6 months of our response to your complaint. We'll always give you a leaflet on how to do this when we respond to your complaint.

Address;

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9GE

Website Address;

<https://www.financial-ombudsman.org.uk/>

- If your complaint does not come under the jurisdiction of the Financial Ombudsman Service, you may wish to contact one of the independent organisations listed below:
 - Credit Services Association, (all general complaints).
 - Information Commissioners Office, (matters regarding data protection legislation).
 - Ofgem (matters regarding energy i.e. gas or electric).
 - Ofcom (matters regarding telecoms/media).
 - Ofwat (matters regarding water services).

Authorised and regulated by the Financial Conduct Authority.

Calls will be recorded and charged at your standard network rate.

Pastdue Credit Solutions Limited is a private limited company registered in Scotland: SC287794

A copy of our privacy notice can be viewed by visiting www.pastduecredit.co.uk/privacy