

What to do should you wish to complain

We aim to provide an excellent level of service to our customers and follow the four consumer duty outcomes as laid out by the FCA. These relate to and support:

- Our products and services
- Our price and value
- Our consumer understanding
- Our consumer support

We are however aware from time-to-time things can go wrong.

It is important to let us know that you are unhappy and to give us the chance to put things right. We might be able to sort out the problem straight away and if we can't, you could otherwise move to the more formal procedure outlined below.

If you have a complaint, you can either telephone us on Freephone **08000 324 900** or email us at: **info@newgatefinance.com**

You may also write to us at the address below or arrange to make representation in person (please note, appointments should be made in advance):

Newgate Motoring Solutions Ltd
Bonnington Bond
2 Anderson Place
Edinburgh
EH6 5NP

What we will do

We shall acknowledge your complaint within 5 working days of receipt and provide you with a reference number.

If we resolve your complaint within 3 working days of receipt, we will send a summary response.

We shall investigate your complaint fully and aim to send a final response to you within 30 working days. If your complaint requires more time to investigate, we shall keep you up to date with our progress and will send a final response to you no later than 8 weeks from the date we received your complaint.

Throughout the complaint, we will adhere closely to Consumer Duty protocol with a positive customer outcome being our desired objective.

We aim to resolve all complaints, but should you still feel unhappy with our response you can contact either the British Vehicle Rental and Leasing Association (BVRLA) Conciliation Service which exists to help resolve complaints or the Financial Ombudsman Service. You can submit your complaint to them:

By post:
Chief Executive
BVRLA
River Lodge, Badminton Court
Amersham, HP7 0DD

By email:
complaint@bvrla.co.uk

Further information can be found at:
www.BVRLA.co.uk/consumer-advice/making-a-complaint-adr.html

By post:
Financial Ombudsman Service
Exchange Tower
London E14 9SR

By email:
data.protection@financial-ombudsman.org.uk

By phone:
0800 0 234 567 or 0300 123 9123

Further information can be found at:
www.financial-ombudsman.org.uk

Any complaints made to either BVRLA or Financial Ombudsman Service must be made within six months from the date of the final response from Newgate Motoring Solutions.