



Novitas Loans Complaints Procedure

At Novitas Loans we try at all times to offer a smooth and efficient service however if you are not happy with the service you have received we need to know. Detailed below is how you can make a complaint to us.

How to contact us with a complaint

You can contact us by phone and ask to speak to Emma Reeve:

01722 417 065

If you choose to telephone, please make the staff member clear you wish to make a complaint so it is dealt with as efficiently as possible. Please note that all our inbound and outbound calls are recorded.

You can contact us by email:

emma.reeve@novitasloans.co.uk

Or you can write to us with the details of your complaint to:

Novitas Loans Limited
27 Barnack Business Centre
Blakey Road
Salisbury
SP1 2LP

When you write to us you need to please remember to include these details -

- Your name and address
- Your email address
- A description of your complaint - setting out the facts as clearly as you can including your main area of complaint
- Include any supporting documentation you have to substantiate your complaint
- What we can do to put things right

How long will it take?

We try to resolve complaints as soon as possible. In most cases we will contact you within 10 business days with a resolution. If your complaint is more complicated it may take longer, but we will keep you informed of our progress and let you know if we need any further information from you.

We'll send you our final response within 8 weeks. This response will set out our final view on the issues raised in the complaint and whether we accept or reject the complaint. If after receiving our final response you remain dissatisfied you can refer the complaint to the Financial Ombudsman Service within six months of the date of our final response.

If we can't respond in this 8 week time period, we'll contact you to explain the delay and give you an indication of when to expect our response. If you're unhappy with the delay of your complaint at this point, you can refer it to the Financial Ombudsman Service.

Where to go if you're still not happy

If you're unhappy with our final response, you may contact one of the following organisations:

Financial Ombudsman Service (FOS)

If you want the FOS to consider your complaint, you must send your complaint to them within 6 months of the date of our final response. Their contact details are:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone: 0300 1239 123 or 0800 023 4567

Email: complaint.info@financial-ombudsman.org.uk

Information regarding the service can be found on the Financial Ombudsman website:

<http://www.financial-ombudsman.org.uk/publications/consumer-leaflet.htm>

Citizens Advice Bureau

(Independent, free advice on issues such as debt, housing and benefits)

Phone: 0344 411 1444

www.adviceguide.org.uk

www.citizensadvice.org.uk

Citizens Advice Consumer Service

(Free and independent advice on consumer issues)

Phone: 0345 404 0506

www.adviceguide.org.uk

Financial Conduct Authority

Phone: 0800 111 6768 (free phone) or 0300 500 8082

Email: consumer.queries@fca.org.uk

www.fca.org.uk

Money Advice Service

(Useful information about making a complaint)

Phone: 0300 500 5000 or Free phone 0800 138 7777

www.moneyadviceservice.org.uk