



Part of the Callcredit Information Group

## INTERNAL COMPLAINTS PROCEDURE

### **How to Make a Complaint and What to Expect From Us**

A complaint can be made to Callcredit's Consumer Services Team by members of the general public. It is usually anticipated that a complaint to the Consumer Services Team would be made as a result of some direct contact with the department.

All service complaints should be addressed to:

Mark Ward  
Head of Consumer Services  
Callcredit Limited  
PO Box 491  
LEEDS LS3 1WZ

The complaints procedure adopted by the Consumer Services Team is designed to be quick, simple and fair, in the interests of both the complainant and Callcredit.

All formal service complaints should be acknowledged in writing on receipt and a full response should be provided within 28 days. The complainant should detail their grievances clearly and concisely to ensure a relevant and speedy response, and a shared understanding between the complainant and the Consumer Services Team.

Our response will take into account the following considerations:

- The steps taken to investigate the complain should be fully explained, where necessary
- The information taken into account in determining the outcome of the complaint should be fully explained
- The outcome of the complaint should be given in full, with accompanying reasons
- If any compensation is applicable, this should be explained if the complaint was successful (N.B. compensation will only be considered where there has been financial loss as a direct result of the complaint content)
- An explanation of any internal remedial action should be given to avoid similar complaints in the future

Any subsequent complaint that arises from the initial complaint response will be dealt with under similar considerations and timeframes.

## **Internal Appeal Process**

Should the complainant be unsatisfied with Callcredit's response from the Head of Consumer Services, they then have access to the right of appeal process. Consumers may wish to appeal if their complaint was unsuccessful, or partially successful, or compensation has been claimed and subsequently declined.

Appeals should be addressed to:

Edward Davies  
Callcredit Limited  
One Park Lane  
LEEDS LS3 1EP

An independent investigation will then be performed, and a response will be provided within 28 days. The investigation will be performed away from the staff involved in the incident itself and the subsequent preliminary investigation.

This stage of the complaints procedure will provide a final resolution of the complaint. This decision is final, and will be deemed to have exhausted the internal complaints procedure. If the consumer is still unhappy, they must at this point be referred to an external body.

## **External Appeal Process**

Once Callcredit's internal complaints procedure has been exhausted, if the consumer is unhappy with the outcome, they can then be referred to one of the three following organizations, dependent on the nature and origin of their complaint:

Information Commissioner's Office  
Wycliffe House  
Water Lane  
WILMSLOW  
Cheshire SK9 5AF

Office of Fair Trading  
Fleetbank House  
2-6 Salisbury Square  
LONDON  
EC4Y 8JX

Financial Ombudsman  
Service  
South Quay Plaza  
183 Marsh Wall  
LONDON E14 9SR

Tel: 01625 545745

Tel: 0207 211 8000

Tel: 0207 964 1000

When a complaint is referred to these organizations, we are asked to provide a full report by the relevant governing body, which will then make an arbitrary decision based on the information provided by both the consumer and Callcredit.

Callcredit will comply with any relevant recommendations made at this point.