

## Fredrickson's commitment to you

We strive to give you the best possible service. We also know that sometimes we get it wrong. When that happens we want to know about it, put it right and learn from it.

When you make a complaint to us, we will deal with it fairly, sensitively, and in a positive manner.

Please take a little time to read our Complaints Procedure below. It will provide you with the steps we will take in handling your complaint and will let you know what to expect from us.

### Complaints Procedure

1) Regardless of how we receive your complaint, we will always try and resolve your concerns then and there. Where a further investigation is needed, we will acknowledge your complaint promptly and within no more than 5 working days of receiving it.

2) We will review your complaint and send you a final response with our decision as soon as we can, on completion of our investigations. We will aim to send you our final response within 4 weeks of receiving your complaint, but if we are not able to, we will provide you with an update.

3) In most cases where we have not sent a final response within 4 weeks, we will send one within 8 weeks of receiving your complaint. However, if for any reason we are unable to do this, we will send you a further update and let you know when you can expect a final response.

4) If at any time you are not satisfied with the way we are handling your complaint please do not hesitate to contact the Customer Relations Manager.

Where appropriate, the Financial Ombudsman Service provides a dispute resolution service to assist customers whose concerns remain unresolved. You can use this service if we haven't sent you a final response within 8 weeks of us receiving your complaint or you are not happy with our final response. We hope you will not feel the need to do so but we will provide you with further details about this service when we send the final response or the 8 week update. For more information about the Financial Ombudsman Service please visit their website ([www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk))

Fredrickson is a member of the Credit Services Association (CSA) and we subscribe to their Code of Practice. If you believe we have breached this code at any point, you may refer your concerns to the CSA. A copy of the code, including the CSA complaint procedure, is available on our website at the following address: [https://www.fredpay.com/code\\_of\\_practice.pdf](https://www.fredpay.com/code_of_practice.pdf)