

Qualco UK Ltd Complaints Policy

Data Classification: **Public**

- 1 If you are not satisfied with any aspect of our service, we would like you to tell us your concerns to enable us to address them.
- 2 You can contact us using the contact details set out below.
- 3 We will do our best to resolve your complaint by the end of the third business day after your complaint. If we can resolve your complaint within this timescale we will send you a Summary Resolution Communication. If we cannot resolve your complaint, we will tell you who is dealing with your complaint and provide you with anticipated timescales for our investigation.
- 4 We will fully investigate your complaint and try to resolve it with you promptly. We will agree how we will communicate with you during the course of our investigations – usually this will be in writing, but we may also agree to call you. We will keep you updated on the progress of our investigations and what action we plan to take, and give you an estimate of the date by which we expect our investigation to be complete.
- 5 We will always work to resolve your complaint as quickly as possible and will either provide you with our final response letter within eight weeks of receiving your complaint (if not before) or, after eight weeks, provide you with a full explanation as to why we are not yet able to provide a final response and explain when we expect to provide one.
- 6 If you have not received a final response within eight weeks or are dissatisfied with our final response, you have the right to ask the Financial Ombudsman Service to review your complaint.
- 7 If you are not a business debtor you can ask the Financial Ombudsman Service to review your complaint; if you are a business debtor the Ombudsman may still be able to consider your complaint. You should contact the Financial Ombudsman Service within 6 months of receiving our final response letter. Your right to complain to the Financial Ombudsman Service is in addition to, not instead of, your right to ask us to review your complaint.

Contact Details

Complaints Manager	Financial Ombudsman Service
1, The Heights Wellington Way Weybridge KT13 ONY	Exchange Tower London E14 9SR
Website: www.qualco.co.uk	Website: www.financial-ombudsman.org.uk
+44203 398 0200	+44 0800 023 4567 or 0300 123 9123
complaints@qualco.co.uk	Complaint.info@financial-ombudsmen.org.uk

For further details as to how Qualco manages your Complaint please refer to the full [Complaints Policy & Procedure](#).