

## **Asda Personal Loans: Complaints Handling Procedures**

### **How to complain**

We all make mistakes and if we do get something wrong we want to know about it so we can put it right. We treat all complaints very seriously and promise to deal with them fairly and promptly, and in many cases we will resolve them straight away. If you have a complaint please contact us:

**Write to us:** Asda Personal Loan Complaints, Atlantic House, Atlas Business Park, Simonsway, Manchester, M22 5PR

**By email:** [complaints@asdaloans.com](mailto:complaints@asdaloans.com)

**By telephone:** 0333 555 0560.

### **When you complain**

All complaints will be logged on file immediately. We will aim to resolve and respond to your complaint within the following three business days of receipt. We will also send you a written summary of your complaint, what we have done to put things right and what you can do if you are still unhappy.

If we cannot resolve the complaint within the following three business days of receipt, it will be referred to a member of the Compliance Department to investigate further at the earliest opportunity.

Within five business days of the complaint being received the Compliance Department will send a written acknowledgement letter confirming receipt of the complaint, who is handling the complaint and details of the Complaint Handling Procedures. No later than eight weeks from the date of receipt of the complaint, the Compliance Department will either issue a final response letter or a letter explaining the reasons why they are not in a position to issue a final response and any reasons for the further delay which will indicate when we expect to be able to provide the final response.

Once the Compliance Department has completed the investigation and come to a conclusion, they will issue a final response letter. This will summarise the complaint and give you the outcome of the investigation. It will also detail any offer of redress which we consider appropriate or why no compensation has been offered. Where applicable we will also include a letter of acceptance for completion and return by the complainant. If you are dissatisfied with our final response or we are unable to issue our final response within 8 weeks you may be entitled to refer your complaint to the Financial Ombudsman Service.

### **About the Financial Ombudsman Service**

ASDA Personal Loans is covered by the Financial Ombudsman Service (FOS) who resolve individual eligible complaints against financial services institutions in the UK.

If you contact the FOS before you have received your final response, or before eight weeks has passed since you initially raised your complaint with us, we will request that they refer you back to ASDA Personal Loans to resolve your complaint. If you want the FOS to look into your complaint, you must contact them within six months of the date of any final response issued. If you do not refer your complaint in time, the FOS will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

For further information about the Financial Ombudsman Service please go to their website: <http://financial-ombudsman.org.uk/>