



## Our Complaint Handling Process

We will consider any complaint that you make, by whatever reasonable means it is received. If we can, we will resolve your complaint to your acknowledged satisfaction, by the end of three working days.

**If, however, your complaint requires further investigation we will:**

- Formally acknowledge your complaint within 5 working days of receipt of receiving the complaint
- Provide you with a copy of our complaints handling process
- Provide a full complaint Final Response at the earliest opportunity and within 8 weeks
- If we are unable to issue our final response within 8 weeks of you making your complaint, we will write to you to explain that you have the right to refer the matter to (FOS) without our consent being required
- Your complaint will be handled by our Customer Resolutions Department, a team of dedicated, experienced and impartial complaint handlers
- Provide you with information about your rights to refer your complaint to the Financial Ombudsman Service (FOS). You can find more information on their website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) or by calling them on 0800 023 4567. You are entitled to ask FOS at any stage to review your complaint and they will approach us for consent to do so. As a business we would like to be given the opportunity to investigate your complaint fully first but will consider giving consent for FOS to deal with you direct within the first 8 weeks on a case by case basis

**We will deal with your complaint fairly, consistently and promptly. We will:**

- Research and collate any relevant information
- Keep you updated of any requirements needed to resolve your complaint

**In our Final Response we will:**

- Set out our understanding of your complaint
- Explain in plain English the relevant information and circumstances
- Give a clear explanation for any delays in resolving your complaint
- Draw a conclusion and explain our decision
- Pay any redress and take any actions agreed with you
- Explain your FOS referral rights (detailed above)

**Additional Information:**

We conduct analysis of all complaints received. We consider them to implement appropriate process improvement opportunities brought to light from them.

If the complaint needs to be dealt with by a third party, we will pass it promptly on to them and tell you that we have done so and provide you with their contact details.

**Customer Resolutions Department**

Email: [complaints@waggel.co.uk](mailto:complaints@waggel.co.uk)