

1st Loan



Complaints

What happens if things go wrong?

You should find your dealings with us and the broker we refer your enquiry to be prompt, efficient and friendly. Our aim is to provide you with a professional and confidential service. If you have a complaint about any aspect of the service you have received, we will be happy to help resolve your concerns. We recommend that you bring your concerns to our attention as soon as possible – the sooner we know about it the sooner that we can resolve it. We have a formal complaints procedure to ensure that your complaint is handled quickly, fairly and efficiently; a leaflet with details of this process is available on request. On receipt of your complaint the matters raised will be investigated by us or by an independent Complaint Handler within the broker's company. Upon receipt of a complaint, an acknowledgement letter will be sent within two working days and if you remain dissatisfied, or if the complaint is not resolved within 8 weeks from receipt, you can take your complaint to the Financial Ombudsman Service.

Should it be necessary to obtain information from third parties to further these investigations, you will be informed of this and where appropriate your written authority obtained before any disclosures being made by them to third parties. For further information or to make a complaint please contact the Compliance Director at the correspondence address shown below, or on info @ 1st-loan.co.uk:

Financial Ombudsman Service

If we or the broker are unable to resolve your complaint to your satisfaction you may have the right to refer your complaint to the Financial Ombudsman Service: Financial Ombudsman Exchange Tower London E14 9SR

Telephone numbers:

- 0800 023 4 567 - calls to this number are now free on mobile phones and landlines
- 0300 123 9 123 - calls to this number cost no more than calls to 01 and 02 numbers

Should you wish to refer the complaint to the Ombudsman, this must be done within 6 months of receiving the final response letter.

Website: www.financial-ombudsman.org.uk

European Online Dispute Resolution Platform

In relation to your complaint, you can also request a review from the European Online Dispute Resolution platform: <http://ec.europa.eu/consumers/odr/>