

Complaints Policy

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1. Introduction

- 1.1 **MHA Financial Solutions Limited** are committed to providing products and services of the highest standard. If for any reason, you feel you are not entirely satisfied with any aspect of our service, please let us know straight away.

Our Complaints department will investigate your complaint competently, diligently and impartially.

How to make your complaint:

Firstly, let us know what has happened. You can call us, email us or write to us. Our contact information is detailed at the bottom of this document.

We will need to know:

- Your name and address.
- Your agreement number or policy number as appropriate.
- Details of how we can contact you.
- A clear description of your complaint and whether any 3rd party is involved.
- Details of what you would like us to do to resolve your complaint.
- If appropriate, copies of any relevant supporting documentation.

2. What happens next?

- 2.1 We will contact you within 3 working days to let you know we are considering your complaint and clarify any points where necessary. We aim to resolve complaints quickly and fairly. Where possible, we aim to resolve complaints within three working days. If it is not possible to resolve your complaint within this time we will send to you as soon as possible, and in any event within 5 business days of receiving the complaint, an acknowledgement in writing.
- 2.2 If you subsequently decide that you are dissatisfied with the resolution of the complaint, you may be able to refer the complaint to the Financial Ombudsman Service, the NACFB or the ICO, dependent upon the circumstances surrounding the case.
- 2.3 We will indicate within the communication whether we consent to waive the relevant time limits as set out in the FCA handbook (Dispute Resolution) if this is applicable.

- 2.4 We will keep you regularly updated about what's happening and discuss our findings. We will consider all the available evidence, the circumstances, relevant laws or regulation, as well as guidance from the Financial Ombudsman Service where applicable. When we have investigated your complaint, we will write to you to let you know our final response. This detailed letter will tell you what we have found, what we plan to do and how we came to our decision. If it is going to take us more than eight (8) weeks to resolve your complaint, from when you first contacted us, we will update you on our progress and explain why it is still ongoing.
- 2.5 We will endeavour to send you our Final Decision Letter; addressing your concerns and providing you with our decision within 8 weeks of receiving your letter, or keep you informed of the progress of your complaint if not resolved before then.

Address: MHA Financial Solutions Limited
The Pinnacle,
150 Midsummer Boulevard,
Milton Keynes,
MK9 1LZ.

Contact Number: +44 (0)1908 662255

Email: finsolutions@mha.co.uk

- 2.5 If you are not satisfied with how we dealt with your complaint or you are not happy with our decision and wish to take it further, you may be able to contact the Financial Ombudsman Service (FOS) regarding your complaint provided that the complaint concerns a regulated activity, and you fall within the classification of an "eligible complainant". FOS contact details are:

Address: Financial Ombudsman Service (FOS)
Exchange Tower
London
E14 9SR

Consumer helpline: 0800 023 4567 or 0300 123 9123

Switchboard: 0207 964 1000

Fax: 0207 964 1001

Email: complaint.info@financial-ombudsman.org.uk

If you are not eligible to refer your complaint to the Financial Ombudsman Service, you can contact one of the following bodies to act as an independent arbitrator:

For complaints relating to Data Protection:

Information Commissioner's Office
Wycliffe House
Water Lane
Wilmslow
SK9 5AF
0303 123 1113 (Helpline)
<https://ico.org.uk/> (Website)

For all other complaints:

National Association of Commercial Finance Brokers
Hamilton House
1 Temple Avenue
London, EC4Y 0HA
020 7101 0359 (Switchboard)
<http://nacfb.org/> (Website)

- 2.6 Please be aware of the European Commission's Online Dispute Resolution platform (ODR) which allows you to make a complaint about online purchases through the platform. This platform may be used to facilitate resolution of disputes and sits alongside our existing complaints procedure.