



Complaints Procedure—Customer Copy

Compliance Manager contact details

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The Procedures

Any complaint verbal or written will be referred to our compliance manager at the earliest opportunity or to a member of the Senior Management Team if the complaints manager is unavailable. We will also:

- Acknowledge the complaint in writing promptly — within 5 days
- Contact will be made with you to clarify any points, if required
- We will investigate the complaint — response within 4 weeks
- We will keep you informed of our progress
- We will discuss with you our findings and proposed response — final response within 8 weeks
- Give details in our acknowledgement of how to contact the Financial Ombudsman Service

If you have any complaints, Leasing Programmes Limited will be your first point of contact. However, you may refer your complaint to the Financial Ombudsman Service if:

- You have already received our final response. The complaint must be referred to the FOS no later than 6 months after the date on which we sent you the final response, or;
- Eight weeks have lapsed since we received your complaint. However, the complaint will not be considered by the FOS if it is referred more than 6 years after the event complained of or more than 3 years from the date on which you should have reasonably become aware that you had cause to complain.

Investigation

The compliance manager will establish the nature and scope of your complaint having due regards to the Financial Conduct Authorities direction:

- We will deal with complaints promptly and fairly
- We will give complainants clear replies and, where appropriate, fair redress

Eligible Complainants

It is the Leasing Programmes' policy to treat all complaints equally; however eligible complainants are legally defined and have additional rights in law that we must acknowledge and adhere to.

Eligible complainants are those who have a potential claim against a firm whereby it believes he/she has suffered a financial loss due to poor advice or services that are:



- Private individuals
- Companies within the EU definition of Microenterprise
- Charities with an income of under £1,000,000
- Trustees of a trust with assets under £1,000,000
- Professional clients and eligible counterparties where the person is an individual acting for purposes outside his trade, business, craft or profession.

The Financial Conduct Authority complaints rules apply to complaints:

- Made by, or on behalf of an eligible complainant
- Relating to a regulated activity
- Involving an allegation that the Complainant has suffered, or may suffer financial loss, material distress or material inconvenience;
 - Not resolved by close of business on the day following receipt;
 - Referred directly to the Ombudsman Service which the Complainant and the Firm have both consented to the FOS investigating.

Final Response

This will set out clearly Leasing Programmes' decision and the reasons for it. If any compensation is offered a clear explanation of the calculation will be provided.

We must include details of the Financial Ombudsman Service in the final response if dealing with an eligible complainant and a regulated activity, we will:

- Explain that the Complainant must refer the matter to the Ombudsman within six months of the date of the final response letter or the right to use this service is lost.

Closure and Analysis

An internal analysis will be carried out once the final response has been accepted to determine the root cause of the complaint and any necessary actions will be taken.

Where the firm sends a final response to the Complainant and this is accepted, we will consider the complaint to be closed.

Financial Ombudsman Service

If our final response is not acceptable, you may at this point be able to refer the matter to the Financial Ombudsman Service for investigation— full details of how to contact the Service will be provided to you with our final response, or at any time during the complaint should you request it.

We will co-operate fully with the Service in resolving any complaints made against us and agree to be bound by any awards made by the Ombudsman.

Address: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

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