# **Complaints Procedure**

## **How to Make a Complaint**

We are committed to responding promptly and fairly to any complaints or expressions of dissatisfaction from our customers. Within this document, you will find details of our internal complaints procedure, including the timeframe in which we will respond to you.

Who should you complain to?

You can make a complaint to us in writing by letter or email.

Tern Valley Cars Criickmerry Ltd

The Tern Garage

Crickmerry

Market Drayton

**Shropshire** 

TF9 2BG

Email: <a href="mailto:sales@ternvalleycars.co.uk">sales@ternvalleycars.co.uk</a> Tel. 01952 303062

#### What will we do next?

Our aim is to provide a satisfactory solution as speedily as possible. Therefore, we will endeavour to resolve the problem there and then. In some cases, further investigation may be required. If this is the case, we will try and provide an answer by the end of the next working day following receipt of your complaint.

#### By Day 7

If this is not possible, we will send you a written acknowledgement by day 7 of receipt of your complaint. This will state the name of the person who is handling your case along with their contact details and confirm our understanding of the nature of your concerns. Please ensure that our understanding of your complaint is correct as misunderstanding will cause delays.

#### By Day 28

We will endeavour to investigate your complaint and provide a full response to you at this stage. However, if for any reason we are unable to provide a full response by this time, we will contact you and provide you with an update of the current situation.

## By Day 56

In the unlikely event that your complaint has not been resolved by this stage, we will write to you with a final response.

# WHAT IF THE VEHICLE PURCHASED IS ON FINANCE?

# **How does this Affect Us?**

If the complaint is not for **Close Brother Motor Finance** the Complaint Handler will ensure it is passed to the correct business immediately, by use of the quickest method.

But also, at any point the customer is entitled to contact the finance company themselves or if you are unhappy with our decision and wish to take your complaint further, you can contact the finance company as we operate with a panel of lenders you can find the finance companies contact details on your contracts/policies\_or we can supply the appropriate contact number on demand.

# What do we mean by final response?

The final response will provide you with our findings from our investigation into your complaint and we will explain whether it has been upheld or not upheld. In both cases, we will explain the reasons for our decision. Where it is appropriate, we may make an offer of redress, taking in to account the individual circumstances of each case investigated. This will not always include financial redress and may simply be an apology. Our aim is to treat all customers consistently and fairly.

## What happens if you remain dissatisfied?

The final response signals the end of the complaint's procedure. However, we will provide details of how you may escalate your complaint if you remain dissatisfied following the outcome of our investigation. You may have the right to refer your complaint to the Financial/ Motor Ombudsman service. You must do so within 6 months of our final response to you.

For more information please read the Financial Ombudsman's leaflet 'Your complaint and the Ombudsman' which is available at <a href="https://www.financial-ombudsman.org.uk/publications">www.financial-ombudsman.org.uk/publications</a> or the following numbers. UK Landline 0800 023 4567 or UK Mobile 0300 123 9123