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## CREATIVE FINANCE CORP LTD

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### COMPLAINTS HANDLING PROCEDURE

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Any expression of dissatisfaction about the provision, or failure to provide, a financial service and redress determination/complaints handling procedure which alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience is treated as a complaint. This includes correspondence in writing and that made during the course of verbal communication. Where any customer expresses concern about the service, steps should be taken to resolve that matter and it should be treated as a complaint.

Complaints may be received directly from customers or from third party representatives. In the event of any complaint the matter must be recorded and logged, and referred to the nominated complaints handler in accordance with our complaint handling procedure.

Any complaint received from a third party representative such as Trading Standards or the Citizens Advice Bureau will be referred to the nominated complaints handler.

It is our aim to always exceed your expectations and we hope you never find cause for dissatisfaction. However, we would encourage you to make us aware of any complaint you may have and give us the opportunity to put it right.

This notice outlines our complaints procedure, the type of complaints it will manage and handle, timescales, the process you should expect us to employ and where to go should we not be able to resolve your complaint, or should you not find a satisfactory resolution to your complaint.

This complaints procedure is aimed at resolving complaints quickly and satisfactorily and further improving the quality of our service.

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### WHAT OUR COMPLAINTS PROCEDURE COVERS

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You may wish to make a complaint with regard to the services which we have provided to you, which include:

- Manual errors or mistakes
- Unexplained delays
- Staff behaviour / conduct
- Breach of contract / terms of business

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### HOW TO MAKE A COMPLAINT

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If you are unhappy with the service we have provided to you for any of the above, you should in the first instance discuss the situation with a member of the Operations Team. Should a satisfactory resolution not be reached, your complaint will be escalated to the Complaints Handling Team. Any complaint should be made in writing to [complaints@motorkitty.co.uk](mailto:complaints@motorkitty.co.uk) or by post to Motorkitty, 80 Crown Road St Margarets Middlesex, TW1 3QS. A written acknowledgement will be sent to you within 5 working days of receiving the complaint.

In the first instance, should you prefer to, you can write a letter of complaint and post or email it to us. The same timescales will apply. Please find contact information at the bottom of this notice.

If you are making a complaint we recommend you have the following information to hand, as this will allow your complaint to be handled quicker:

- Your name and reference number
- Contact details – including preferred time and method of contact
- Nature of your complaint – including dates / timescales involved
- Names of any staff dealing with / involved in your complaint (where known) or provide a description of the staff (if possible) where their name is not known
- Any relevant additional information

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#### HOW WE WILL ACTION YOUR COMPLAINT

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Our Operations Team are trained to handle your complaint sensitively and efficiently. We will listen to you and seek to understand your experience in detail. We will ask questions and will ensure we have the full picture before taking action or providing a response / resolution.

We may also need to further investigate your complaint, this might mean we need to speak with employees involved, check system notes, current process, or listen to call recordings before we can action the complaint.

We aim to have your complaint resolved to your satisfaction at the earliest opportunity, and within 4 weeks from the date we receive your complaint. We will keep you updated on the progress of the measures being taken to resolve the complaint.

Once all information has been considered you will be contacted by letter or telephone to confirm whether the company accepts, either completely, or to some degree your complaint.

Where applicable, you will be advised of what steps the company will take to put right the complaint and ensure that the same problem does not reoccur.

Where more detailed investigation is required the process may take longer than 4 weeks. In any event, we will respond to your complaint in full within 8 weeks.

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#### FINANCIAL OMBUDSMAN SERVICE

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If you are not satisfied with our final response, you may refer the matter to the Financial Ombudsman Service, which can be contacted on the below;

Telephone: 0800 023 4 567/ 0300 123 9 123

The Financial Ombudsman Service

Exchange Tower

London

E14 9SR

[complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Please note that you have six months from the date of our final response to refer the matter to the Financial Ombudsman Service. We hope that you will accept our decision. If this should not be the case, you remain free at all times to seek an independent form of advice.

## CONTACT US

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You can call us on: 0330 311 2867

You can write to:

9 Duke St,  
Richmond,  
TW9 1HP

You can email: [customercare@motorkitty.co.uk](mailto:customercare@motorkitty.co.uk)