



COMPLAINTS PROCEDURE

**ENHANCE CONSERVATORIES, WINDOWS AND
DOORS LIMITED**

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ENHANCE CONSERVATORIES, WINDOWS AND DOORS LIMITED

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Complaints Contact Details

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Our Procedures

Any complaint verbal or written will be referred to our complaint's manager at the earliest opportunity or to a member of the senior management if the complaints manager is unavailable. We will also

- Acknowledge the complaint in writing promptly
- Record details on the firm's system
- Make contact to seek clarification on any points where necessary
- Fully investigate the complaint
- Keep you informed of our progress
- Discuss with you our findings and proposed response
- Ensure that our firm partners have a compliant complaints procedure
- Provide clear deadlines to respond

You will receive contact from us advising on progress if we cannot respond immediately. We will let you have our final response as soon as possible and not later than eight weeks.

Enhance Conservatories, Windows and Doors Limited

Customers may express dissatisfaction to us about our, or our lender partners, products and/or services. We will need to establish whether the complaint relates to the information given, the firm or the service and installation. If unclear, this must not delay investigation and we will still proceed with our investigation.

Investigation

The complaints manager will establish the nature and scope of the complaint having due regards to the Financial Conduct Authority's direction:

- Deal with complaints promptly and fairly
- Give complainants clear replies and, where appropriate, fair redress
- We may take up to 8-weeks to provide a response

Eligible Complainants

It is our policy to treat all complainants the same, however, *eligible complainants*, customers that have purchased goods and services using a lenders finance, are legally defined and have additional rights in law that we must acknowledge and adhere to.

The Financial Conduct Authority complaints rules apply to complaints:

- Made by, or on behalf of an *eligible complainant*.
- Relating to regulated activity.
- Involving an allegation that the complainant has suffered, or may suffer, financial loss, material distress or material inconvenience.

Final response

This will set out clearly our decision and the reasons for it. If any compensation is offered a clear method of calculation will be shown.

Our firm 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
- Indicate whether or not we consent to waive the relevant time limits.

Complaints Settled within 3 business days

Complaints that can be settled to the customer's satisfaction within 3 business days can be recorded and communicated differently.

Where we consider a complaint to be resolved to the customer's satisfaction under this section, we will promptly send a '**Summary Resolution Communication**', being a written communication from us which:

- (1) refers to the fact that the customer has made a complaint and informs them that we consider the complaint to have been resolved to the customer's satisfaction.
- (2) We will tell the customer that if they subsequently decide that they are dissatisfied with the resolution of the complaint they may be able to refer the complaint back to us for further consideration or alternatively refer the complaint to the Financial Ombudsman Service;
- (3) Provide the website address of the Financial Ombudsman Service; and
- (4) Refer to the availability of further information on the website of the Financial Ombudsman Service.

In addition to sending you a **Summary Resolution Communication**, we may also use other methods to communicate the information where:

- (1) We consider that doing so may better meet the customer's needs; or
- (2) They have already been using another method to communicate about the complaint. This may include recorded calls, emails or text messages.

Closing a complaint

We will consider a complaint closed when we have made our final response to the customer. This does not prevent a customer from exercising any rights they may have to refer the matter to the Financial Ombudsman Service.

Financial Ombudsman Service

We will co-operate fully with the Ombudsman in resolving any complaints made against us and agree to be bound by any awards made by the Ombudsman. The firm undertakes to pay promptly any fees levied by the Ombudsman.

How Long You Have to Complain to the Financial Ombudsman Service

You have the right to refer your complaint to the Financial Ombudsman Service, free of charge – but you must do so within six months of the date the final response letter. If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

Contact:

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

Tel: 0800 023 4567 (free for most people ringing from a fixed line) or 0300 123 9123 (cheaper for those calling using a mobile) or 020 7964 0500 (if calling from abroad)

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

Website: www.financial-ombudsman.org.uk