

Complaints-handling procedure

Within Mann Island Finance, customer satisfaction and quality service is paramount. However, we recognise that things can go wrong and that customers might sometimes have cause to complain. When they do, and this is the result of something we have done or not done, we are committed to putting things right, as we see all complaints as an opportunity to gain customer feedback and improve our service.

This leaflet sets out the complaints procedure we have established to help ensure that you receive a quick and fair reply from us.

Our Commitment

We promise to:

- investigate your complaint thoroughly and, so far as within our control, promptly;
- keep you informed of progress; and
- do everything we reasonably can to help you.

How to Contact us

Here is how you can contact us should you have a complaint:

By post: Complaints
 Mann Island Finance
 5 St Paul's Square
 Liverpool
 L3 9SJ

By email: complaints@mannisland.co.uk

By phone: 0370 600 6668 (calls from some fixed networks cost no more than a national rate call. Mobile and other providers' charges may vary); or

 0151 235 8900.

When you contact us

Please tell us:

- your name and address;
- your vehicle registration number;
- a phone number where we can contact you if we need to and any times you would prefer us to contact you;
- a clear description of your complaint; and
- what you would like us to do to put things right.

If you have asked someone to act on your behalf in pursuing your complaint, we will need your signed authority before we will be able to deal with them.

5 St Paul's Square, Liverpool L3 9SJ
T 0370 600 6668 F 0370 240 3700 hello@mannisland.co.uk www.mannisland.co.uk

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Our Procedure

- We will work to resolve all complaints quickly and fairly.
- We will acknowledge your complaint in writing within five business days if we have not been able to resolve it sooner.
- Your complaint will be referred to one of our complaint handlers, who will investigate the complaint promptly, thoroughly and impartially.
- If your complaint involves a third party, we will gather information from them to enable us to respond fully to your complaint. We will tell you if we do this and keep you updated. In some circumstances where the third party is solely responsible for the complaint, we may forward the complaint to them and they will respond direct to you. We will write to tell you that the complaint has been forwarded.
- We will aim to let you have a final response to your complaint within eight weeks of receipt but, if it remains unresolved after that time, we will tell you in writing why we have been unable to provide a final response and when we expect to do so. Rather than await our final response, you may be able to refer your complaint to the Financial Ombudsman Service at that point, so we will also provide you with details of the Financial Ombudsman Service together with an explanatory leaflet.
- We have intentionally made our complaints handling procedure simple to follow, so that you should not have to seek any advice (for example, from a solicitor), so we will not normally agree to meet any costs you incur for such advice, even if we uphold your complaint.

Independent Review of Your Complaint

The Financial Ombudsman Service provides a free, independent and impartial service for customers to resolve disputes with financial services firms. **The Ombudsman Service will be able to tell you whether or not they can deal with your complaint.**

If you decide to refer your complaint to the Financial Ombudsman Service, you must do so within six months of the date of our final response. 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).

The Financial Ombudsman Service can only deal with your complaint if you have given us the opportunity to put matters right, so please contact us first and we will do all we can to help you. The contact details for the Financial Ombudsman Service are:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange
London E14 9SR

Telephone: 0800 023 4567 (calls free on mobile phones and landlines)
0300 123 9123 (consumer helpline - calls cost no more than calls to 01 or 02 number)
(18002) 0207 964 1000 (calls using next generation text relay)
+44 207 964 0500 (calls from outside the UK)

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

Website: <http://www.financial-ombudsman.org.uk>

