

Complaints Procedure

Within MI Vehicle Finance client satisfaction and quality service is paramount. However, we recognise that sometimes things can go wrong and when they do we will ensure that our best attention is paid to any complaints. This leaflet sets out our complaints procedure which we have set up to ensure you receive a quick and fair reply from us.

Please follow this to help us resolve your complaint as quickly as possible:

- If you do have cause for complaints, we want to help resolve it.
- If you tell us about it, we will do our best to put it right.

We see the complaints procedure as a two way process in which we can also learn from the experience and further improve our service and systems.

We promise to:

- Fully investigate your complaint.
- Keep you informed of progress.
- Do everything we can to help you.

How to contact us

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

By Phone: 0330 123 0332

By post: MI Vehicle Finance Limited
Reading International Business Park
Reading
Berkshire
RG2 6AA

By Email: customerservice@mivf.co.uk

When you write to us

Please tell us:

- Your name and address, or the name and address of the complaint if you are complaining on someone else's behalf and your relationship to them;
- Your MI Vehicle Finance agreement number;
- Your daytime 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 concerns or complaints; and
- Details of what you would like us to do to put things right

Complaints Handling Procedure

The following is a summary of how MI Vehicle Finance deals with complaints:

We aim to resolve complaints quickly and fairly. Where possible, we aim to resolve complaints by close of business on the next business day using our early resolution procedure.

If it is not possible to resolve your complaint through the early resolution procedure, we shall send to you as soon as possible, and in any event, within 5 business days of receiving the complaint, an acknowledgement in writing.

Your complaint will be referred to the head of the relevant department, who will investigate the complaint promptly, thoroughly and impartially. If your complaint refers to the actions of a third party, we will ask that party to investigate and report back to us, to enable us to fully respond to your complaint. In the event that we do seek input from a third party, we shall notify you of this and keep you updated. In some circumstances where the third party is solely responsible for the complaint, we will refer the complaint to the third party who will respond directly to you. We will notify you in writing that the complaint has been referred. In these circumstances MI Vehicle Finance will have no further obligation to deal with your complaint in accordance with its complaints procedure.

You will receive a response as soon as possible and in any event, within 8 weeks of MI Vehicle Finance receiving your complaint.

In the unlikely event your complaint remains unresolved within eight weeks, we will advise you in writing why we are unable to offer a final response and when we expect to be able to do so. We will also provide you with details of the Financial Ombudsman Service together with an explanatory leaflet. This will enable you, if you wish, to refer your complaint to the Financial Ombudsman Service should you be dissatisfied with the delay or the handling of your complaint. We have intentionally made our complaints handling procedure simple to follow, so that you should not have to use a solicitor or seek professional help. If you choose to do this, we will not meet your costs.

Independent Review of your Complaint

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 of our 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.

For your reference the Ombudsman's website is: www.financial-ombudsman.org.uk.

Their address is:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

0800 023 4567 (consumer helpline)
020 7964 1000 (switchboard)