

## Complaints Handling Procedure

At Guardian Finance Limited we take pride in ensuring that our customers experience the best possible care and attention. If you feel that we have not met your expectations or that you are unhappy with the service that we have provided then we would like to hear from you so that we can put things right. All feedback - good or bad - is very important to us and any complaints will be handled in a professional, unbiased manner.

If you wish to make a complaint please call our office on 0116 276 6631 with an outline of the issue. All complaints will be handled personally by a Director and wherever possible we will attempt to resolve the matter during this initial telephone call.

If the matter cannot be resolved straight away we may ask you to put the complaint in writing, either by email or post. We will acknowledge receipt of your complaint within three working days. If a complaint is received outside of normal working hours, it will be treated as if it had arrived at the start of the next working day. Where possible we will provide you with a full response within this written acknowledgement. If this is not possible, or if further investigations are necessary, we will explain why and will inform you when we will next contact you.

All complaints will be handled in accordance with FCA guidelines. This means that most complaints should be resolved within eight weeks. In the unlikely event that the investigations take longer than this, we will write to you to:

- explain why the matter has not yet been resolved
- provide an estimated timeframe for our final decision
- provide contact details for the Financial Ombudsman Service

The resolution will be in the form of one of the following:

- Acceptance of the complaint, offering redress or remedial action
- Offer of redress or remedial action without accepting the complaint
- Rejection of complaint and reasons for doing so. If this is the case, we will inform you that you have the right to refer your complaint to the Financial Ombudsman Service (within six months) using the contact details below:

Telephone: 0800 023 4567

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

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

If a satisfactory conclusion is agreed, we will ask you to confirm this in writing before the matter is closed.