

The steps we take to handle complaints

Our Commitment to You

Our aim is to provide you with excellent customer service. Occasionally, we may fail to meet your expectations, mistakes can happen, and when they do, we will try to put things right as quickly as possible. This document tells you about how we deal with any complaints you may have and aims to demonstrate our commitment to customer service.

If you have a Complaint

We define a complaint as any expression of dissatisfaction, whether oral or written and whether justified or not. Your complaint will be taken seriously, and we will make every effort to resolve the problem straight away. To help us deal with your complaint as speedily as possible it would be helpful if you could provide us with as much information as possible about the regulated insurance or finance product purchased at an early stage. You can notify us of your complaint through the following channels:

In Writing: ITC Compliance Ltd, 3 Monarch Court, Emersons Green, Bristol, BS16 7FH
Telephone: 0845 177 2266 or 0117 440 3700
Fax: 0845 177 2255
Email: complaints@itccompliance.co.uk

What happens if your complaint cannot be resolved right away in the organisation?

There may be times when we need to carry out further investigations and will not be able to resolve your complaint straight away.

Once received, your complaint will be investigated and dealt with in the following way:

By Day 7

We will try to provide you with a full reply. If this is not possible we will confirm who will be looking into your complaint.

By Day 28

Your complaint will have hopefully been investigated and a full response provided to you at this stage. However, if for any reason we are still unable to provide a full response by this time, we will contact you with an update of the current situation.

By Day 56

In the unlikely event that your complaint has not been resolved at an earlier stage, we will write to you with a final response.

If you are still dissatisfied

If you wish to pursue your complaint further, you can contact the Financial Ombudsman Service within six months of receiving a final response. They shall conduct an independent review of your complaint to establish if it should be upheld or rejected. The Financial Ombudsman Service is there to act as impartial adjudicator and is responsible to the Financial Conduct Authority. You can find out more about the service by contacting:

The Financial Ombudsman Service, Exchange Tower, London, E14 9SR. Tel: 0300 123 9123.

Web: www.financial-ombudsman.org.uk

If you have any queries about our complaints process please contact:

ITC Compliance Ltd, Complaints Department, 3 Monarch Court, Emersons Green, Bristol, BS16 7FH.

Tel: 0845 177 22 66 or 0117 440 3700

Privacy Statement

Information held about you

ITC Compliance Ltd are always working to improve the way services are provided to users. This means that all formal complaints will be administered by a dedicated team.

To investigate and administer any complaint you bring to our attention, it is necessary for us to collect and hold personal information about you. We will ask for your name, contact details and the type of product or service you are making the complaint about (for example insurance or consumer credit) when you first contact us.

If the complaint relates to a service provided by another entity, we may contact them for information to investigate the complaint. During the investigation we will collect information relating to the nature of the complaint, personal information and other information in relation to the product or service about which the complaint has been made.

Who is processing your data

The data controller for the information outlined in this privacy notice is ITC Compliance Ltd.

How we will use the information we hold about you

We will collect information about you to administer and investigate your complaint and to improve the provision of services. All complaints will initially be administered by our complaints team who may contact you for further investigation. All complaints information will be collected and held on ITC Compliance Ltd.'s complaints system, which will be accessible only by authorised staff.

How the law allows us to use your information

The legal basis for processing is our legal obligations under legislation including the Financial Services and Markets Act 2000 to investigate complaints.

Who we will share your information with

We will not normally share your information with organisations other than those that we are contracted with (for example a motor dealership) without your consent. However, there may be certain circumstances where we would share without consent such as where we are required to do so by law, to safeguard public safety, in risk of harm or emergency situations.

How long we keep your personal information

Complaints files are kept for a minimum of six years after the resolution of the complaint.

Providing accurate information

It is important that we hold accurate and up to date information about you to assess your complaint and deliver the appropriate response. If any of your details have changed please tell us so that we can update your records.

Further information

If you have any questions or concerns about how your information is used, please contact complaints team in the first instance.

You can also contact the Data Protection Officer, ITC Compliance Ltd, 3 Monarch Court, Emerson Green, Bristol. BS16 7FH email: risk@itccompliance.co.uk

DOCUMENT CHANGE CONTROL

Date of Issue/Latest Update	Version No	Brief Description of Change (e.g. sections altered and reasons)
20/08/2020	v2.0	Previous format
14/10/2021	v3.0	Updated to new format
03/10/2022	v4.0	Fourth issue following review
24/01/2023	v5.0	Fifth issue following review