

Complaints Handling Checklist

**PURPOSE**

The aim of this document is to step you through everything you need to know when dealing with a complaint (where the installation has been funded by finance)

These are the key points you need to be aware of:

1. Mandatory wording that needs to be added to your website

2. Mandatory “footer” that needs to be added to all customer facing material

3. Who may contact you & who you need to inform if you do receive a complaint

4. The timeframes which you must respond to a complaint within

5. Potential outcomes following a complaint

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1. **Mandatory wording that needs to be added to your website**

Please update the information in red and add the contents to your website

**MAKING A COMPLAINT**

If you’re not completely happy with our service we’d like to hear about it so we can do something to put it right. We do everything we can to make sure our customers get the best products and service possible. However, sometimes we may not get things right the first time.

We would like you to tell us what went wrong so we can put matters right.

**HOW AND WHERE TO COMPLAIN**

If you are not satisfied with any aspect of our service or products, you can tell us about your complaint in the following ways:

**In writing** – write to us and address your letter to Mark Simmonds, Unit 22 North Street Industrial Estate, Droitwich Spa, Worcs, WR9 8JB

**By telephone** – call us 01905 795758 during our office hours and ask for the Customer Services Department.

**By email** – diamondwin@hotmail.co.uk

**WHAT TO EXPECT**

We aim to resolve your complaint straightaway but if we can’t, we will keep you informed on a regular basis. If you need an update, please call us on 01905 795758 and ask to speak to the person handling your complaint.

When we reply to your complaint, if you consider our response doesn’t fully address your concern, please let the person handling your complaint know so we can see if there is anything further, we can do.

**IF WE CANNOT REACH AGREEMENT**

Our aim is to resolve all complaints. However, if you are not satisfied after receiving our final decision letter, or if eight weeks have passed you have the right to refer your complaint to the Financial Ombudsman Service (FOS). Their contact details are shown below.

Please note: Only complaints relating to the sale of financial services should be referred to FOS.

**Financial Ombudsman Service can be contacted in writing:**

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 44 20 7964 0500 (if calling from abroad)
Email: complaint.info@financial-ombudsman.org.uk

Further information can be obtained from the Financial Ombudsman Service’s website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk/)

1. **Mandatory “footer” that needs to be added to all customer facing material**

Please update the information in red and add the contents to your customer facing material

Diamond Windows (Droitwich) Ltd, Company Registration 5367399, of Registered Office Unit 22, North Street Industrial Estate, Droitwich Spa, Worcs, WR9 8JBis an Introducer Appointed Representative of Shermin Finance Limited FRN 727594.

Company Registration 01276121. Registered Office Homeserve, Cable Drive, Walsall, England WS2 7BN. Shermin Finance Limited act as a credit broker not a Lender, finance is subject to status and affordability.

1. **Who may contact you & who you need to inform If you receive a complaint**

Shermin Finance must be made aware and log all complaints you receive

If you receive a complaint from a customer, please contact resolutions@sherminfinance.co.uk with the details

In many cases customers may contact the lender or Shermin finance directly, in this instant we will contact you.

Shermin Finance will handle all written correspondence to the customer and work with you to reach resolution.

1. **The timeframes in which a complaint will be responded to by Shermin Finance**

We want to resolve all complaints straightaway but depending on the complexity of the investigation a resolution / outcome can take longer.

Throughout the investigation both the customer and Shermin must be kept informed to the progress.

The following are the mandatory timeframes and actions that must be adhered to

**BY DAY 3**

Is the time in which a complaint must be resolved and a ‘summary resolution communication' (SRC) is issued to the customer before the complaint becomes reportable.

**BY DAY 5**

The time in which a written acknowledgement of a complaint is sent to the customer confirming receipt, the name or job title of the individual handling the (together with details of your complaint handling procedures).

**By WEEK 8 (Day 56)**

By the end of eight weeks, a ‘final response' must have been issued to the customer, which either confirms

(a) accepts the complaint and, where appropriate, offers redress or remedial action

(b) offers redress or remedial action without accepting the compliant

(c) rejects the complaint and gives reasons for doing so and details of the investigation completed

The customer must be made aware of their right to refer to the Financial Service’s Ombudsman (FOS), their contact details and a copy of  the [*Financial Ombudsman Service's*](https://www.handbook.fca.org.uk/handbook/glossary/G419.html?date=2016-03-07) standard explanatory leaflet or website information (https://www.financial-ombudsman.org.uk/businesses/resolving-complaint/ordering-leaflet/leaflet).

1. **Potential outcomes following a Complaint**

We hope you satisfy all customer complaints, however in some incidents your customers may not be satisfied and refer to the ombudsman

Any complaint received by the FOS incurs a fee of £750. This will be charged to you

The Ombudsman will conduct an independent review and make a ruling / recommendation follow their investigation. In the event the FOS rule in favour of a customer, any compensation or fines will be your responsibility to pay