

# Our Guide to Handling your Complaint

#### Because you matter to us

At Admiral, we are committed to providing the best possible service. However we understand there may be times when we do not meet your expectations. We want all our customers to let us know straight away if they are unhappy. We believe handling complaints is an invaluable learning tool.

#### If you need to make a complaint

We aim to resolve your complaint quickly and efficiently. We want to:

- Make it easy for you to tell us about your complaint
- Carry out a full investigation
- Give your complaint our careful attention
- · Provide a thorough account of our actions
- · Make sure you are happy we have handled your complaint fairly

### How to make a complaint

We understand that making a complaint can be stressful in itself. That's why we want you to be able to complain in any way you choose.

Complaint about your loan or Car Finance	Complaints about your Home Owner Loan
Tel: 0333 234 6008	Tel: 0808 281 6933 (Application (All other complaints) related complaints)
Email:	Email:
complaints@admiralfinancialservices.co.uk	complaints@admiralfinancialservices.co.uk
If you would prefer to write to us:	If you would prefer to write to us:
Complaints, Admiral Loans	Complaints, Admiral Loans
Ty Admiral, David Street	Ty Admiral, David Street
Cardiff	Cardiff
CF10 2AA	CF10 2AA

Whichever method you choose, a member of staff fully trained in complaint handling will deal with your complaint.

## How soon will we deal with your complaint?

We will make every effort to resolve your complaint within the first three working days. If that's not possible, we will contact you with an acknowledgment within five working days of receiving your complaint.

Following the acknowledgement letter, we will investigate your complaint fully and write to you with our findings. If your complaint is particularly complex, we may need to spend longer investigating it. In these cases, we will keep you up to date on our progress. In all cases we will respond to your complaint within 8 weeks, in line with the deadline set by the Financial Conduct Authority.

# If you are unhappy with the way we are handling your complaint

All our complaint handlers are trained and monitored on their complaint handling skills. If at any time, you are unhappy with the way we are handling your complaint, you can ask to have it reviewed at a higher level.

#### The Financial Ombudsman Service

We try to resolve all complaints internally. However, if you remain unhappy with our response to your complaint, or if we have not resolved it 8 weeks after you first told us about it, you have the right to refer your complaint to the Financial Ombudsman Service. If you want the Financial Ombudsman Service to look into your complaint, you must refer it to them within 6 months of the date of our final response to you. You can contact them at:

The Financial Ombudsman Service Exchange Tower London E14 9SR

Tel: **08000 234 567**Or: **0300 123 9 123** 

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

The Financial Ombudsman Service offers a free independent service and they can help with most financial complaints. For further information you can visit their website at www.financial-ombudsman.org.uk.