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

Tel: **0333 234 6008**
Email: complaints@admiralfinancialservices.co.uk.

If you would prefer to write to us:

Quality Manager
Admiral Loans
Ty Admiral
David Street
Cardiff
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 contact you initially within five working days of receiving your complaint. We will respond with a full reply by email, which will tell you:

- Who is dealing with your complaint
- When we will contact you again

Once we have sent you an 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.