

# Customer Complaints Pack

September 2022



# Advantis Customer Complaints Procedure

## Introduction

Advantis always aim to provide the highest level of customer care in line with our fairness charter. Feedback from our customers is important to improve the quality of service we offer. Whenever a customer or their relative, a member of the public or a client is dissatisfied with the service that has been provided, and has raised a complaint, we ensure that the case is thoroughly investigated and in a timely manner.

The attached complaints pack has been developed to ensure that we consistently handle all complaints in a professional and fair manner. It has been designed to capture the necessary information to allow us to assess the full scope of the complaint, provide a fair resolution and learn from any service failings.

## Definition of a complaint

Advantis define a complaint as any expression of dissatisfaction, whether justified or not from or on behalf of, a person about the provision of, or failure to provide, a service or redress determination which; alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience.

A complaint may be made about the service provided, a member of any of our teams including our Contact Centre and Customer Support administrators, or the procedure we follow. To better understand what we do, please see our Frequently Asked Questions (FAQ) section on our website [FAQs - Advantis \(advantiscredit.co.uk\)](https://www.advantiscredit.co.uk/faq)

## What to expect

Advantis handle all complaints or allegations of misconduct seriously. We understand the sensitive nature of making a complaint, and as such, we will ensure that the process followed is proportionate and resolved quickly to avoid further distress.

Your complaint will be handled by a trained professional within our Complaints Team. They will ensure that your complaint is fully investigated and will assess all aspects of your complaint to provide a fair decision and outcome.

## The complaints process

We follow a two stage complaints process that allows you to escalate your complaint through our management structure should you not be satisfied with the initial response provided.

### Stage 1 – Initial complaint

On receipt, your complaint will be immediately assigned to a member of our Complaints Team. We will acknowledge your complaint within 2 working days of receipt by your preferred method of contact, where possible.

A Complaints Handler will conduct a formal investigation based on the information you have provided along with any information held within your account, where relevant. This may include call recordings of any conversations between you and our contact centre and emails, letters or webchats with our customer support team. The complaints handler will assess all details of the case and review all aspects of your complaint in order to make a conclusion and form a response.

We aim to provide a full written response to all complaints within 10 working days. However, where a complaint requires further investigation, it may not be possible to provide a response within this time. In this case, we will provide a full response within 8 weeks of us first receiving your complaint.

The final response provided will set out our findings and state the reasons we have come to this conclusion.

- If Advantis is not found to be at fault, an explanation to this effect will be provided.
- If Advantis is found to be at fault, then the final response letter will outline the company's position and may in some cases offer redress. We will also advise you of any remedial action taken as a result of your complaint.

### Stage 2 – What if I'm not satisfied with the decision?

If you are not happy with the response provided at Stage 1 or you feel that it has not properly addressed your concerns, you can get back in touch with us and a member of our management team will review your complaint. A full review of your initial complaint will be completed, alongside the response provided at Stage 1 to ensure that it has been thoroughly investigated and each point has been accurately addressed. They will decide whether they need to re-investigate the complaint themselves and will also provide a response within 10 working days.

### External Adjudication

Advantis are confident we can resolve your complaint fairly and to your satisfaction. However, if you remain dissatisfied you have the option to escalate your complaint through an external adjudication.

Financial Ombudsman Service (FOS)	Credit Services Association (CSA)
<p>If your account is covered by the Consumer Credit Act (credit cards, store cards, loans, and insurance accounts) and you wish to take your complaint further, you can refer it to the Financial Ombudsman service (FOS).</p> <p>FOS is a free, independent service for resolving disputes between customers and financial institutions.</p> <p>You'll need to contact them within 6 months of our complaint response, and they'll ask to see this as part of our investigation of your complaint.</p> <p>Use the link below to find out more about their complaint process:</p> <p><a href="http://www.financial-ombudsman.org.uk">www.financial-ombudsman.org.uk</a></p> <p>Or contact them:</p> <p>Post: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR</p> <p>Phone: 0800 0234567 or 0300 1239123</p> <p>Email: <a href="mailto:complaint.info@financial-ombudsman.org.uk">complaint.info@financial-ombudsman.org.uk</a></p>	<p>If your complaint does not relate to a financial services account (water, government body, telecoms, or energy accounts) and you wish to take your complaint further, you can refer it to our trade body, the Credit Services Association (CSA).</p> <p>Use the link below to find out more about their complaint process:</p> <p><a href="http://www.csa-uk.com">www.csa-uk.com</a></p> <p>Or contact them:</p> <p>Post: 2 Esh Plaza, Sir Bobby Robson Way, Great Park, Newcastle-Upon-Tyne, NE13 9BA</p> <p>Phone: 0191 217 0775</p> <p>Email: <a href="mailto:info@csa-uk.com">info@csa-uk.com</a></p>

### How to make a complaint?

To ensure that your complaint is properly documented and to help us resolve your complaint faster, please submit your complaint our online customer complaint form.