

Our complaint-handling procedure for secured loans

We assure you that we will investigate your complaint thoroughly and provide you with a fair and transparent resolution in line with the requirements of the Financial Conduct Authority (FCA) and the Financial Ombudsman Service (FOS).

- 1. Receipt of Complaint:** We have received your complaint and are initiating our investigation process.
- 2. Investigation:** We will conduct a thorough and impartial investigation into the matter raised in your complaint. This may involve reviewing relevant documentation, speaking to relevant parties involved, and gathering any additional information necessary to assess the complaint fully.
- 3. Complaint Resolution:** We strive to resolve complaints as quickly as possible. However, complex cases may require more time to ensure a fair and thorough investigation. We will aim to resolve your complaint within eight weeks from the date of receiving your complaint.
- 4. Updates on Progress:** During the investigation process, we will provide you with regular updates on the progress of your complaint. If we anticipate any significant delays in our investigation, we will notify you promptly, explaining the reasons for the delay and providing an estimated timeframe for resolution.
- 5. Final Response:** Once our investigation is complete, we will issue a final response letter detailing the outcome of our investigation, including any remedies or actions we propose to take, if applicable. This letter will be sent to you no later than e.g. eight weeks from the date of receiving your complaint unless exceptional circumstances require an extension, which we will duly notify you of.
- 6. Contact Information:** Should you have any further questions or wish to provide us with additional information relating to your complaint, please do not hesitate to contact our dedicated complaints team. You can reach us through one of the following channels:
 -  01772 666 100
 -  secured.loans@placesforpeople.co.uk
 -  Places for People Secured Loans,
4 The Pavilions, Port Way, Preston, PR2 2YB
- 7. Financial Ombudsman Service (FOS):** If you remain dissatisfied with the final response you receive from us, or if you have not received a final response within eight weeks of your complaint, you have the right to refer your complaint to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent organization that provides a free and impartial service for resolving disputes between consumers and financial firms.
 -  Financial Ombudsman Service Exchange
Tower London, E14 9SR
 -  0800 0 234 567
 -  www.financial-ombudsman.org.uk