

Complaints Procedure

H&H Borderway Finance is a trading style of H&H Finance Ltd and has a formal complaints procedure, which is explained below:

As an H&H Borderway Finance customer, you expect a first class service from us, and we aim to provide it. We have high standards, but if you believe that we have made a mistake, please get in touch with us as soon as possible and we will do everything we can to put it right.

We are also subject to the rules of the Financial Conduct Authority. In general terms, these rules give customers who are unable to satisfactorily resolve a complaint against us, the right to have this reviewed by an independent organisation called the Financial Ombudsman Service.

We hope that our complaints procedure will resolve any complaint without the need for you to contact the Financial Ombudsman Service. Please note that the Financial Ombudsman Service will not investigate your complaint before our complaints procedure has been exhausted, and you have received a letter from us giving our final response to your complaint.

These are the steps that will be followed when we receive a complaint. At every stage we promise to listen, act fairly and to do everything we can to try to resolve your complaint.

Step One

If you have a problem relating to H&H Borderway Finance, please refer this to **Richard Rankin** who is H&H Group CEO. You can telephone him on 01228 406330 or email him at richard.rankin@hhgroupplc.co.uk. Alternatively you can write to him at H&H Group PLC, Borderway Mart, Montgomery Way, Carlisle, CA1 2RS.

Our aim is to deal with your problem sympathetically, fairly and quickly.

We will try to resolve the matter on the day you raise your complaint, although whether this is possible will depend on the nature of your complaint.

Step Two

If your complaint is unable to be satisfactorily resolved by 5pm on the working day following the day you raised the matter, a full investigation will be made into the nature of your complaint. A letter of acknowledgement will be sent to you from the person handling your complaint within 5 working days of the day that you raised the matter. The acknowledgement letter will:

- provide the details of the person who will be handling your complaint.
- set out our understanding of your complaint, and
- confirm the date by which you can expect to be sent a final response to your complaint

You may also be asked for additional information if this is required to assist in resolving the matter.

In all but very exceptional cases, we aim to provide you with our final response within 56 days of receipt of your complaint.

H&H Borderway Finance

Borderway Mart, Rosehill Industrial Estate, Carlisle, Cumbria CA1 2RS T: 01228 406330 | E: info@hhgroupplc.co.uk

www.hhborderwayfinance.co.uk

H&H Borderway Finance is a trading style of H&H Finance Limited and is an H&H Group Company
Registered in England No 938261. Registered Office: Borderway Mart, Rosehill, Carlisle, Cumbria CA1 2RS

Step Three

Financial Ombudsman Service

If you are still not satisfied with the action taken by H&H Finance Ltd and its final response to your complaint, you can write to the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London E14 9SR. (Telephone: 0300 123 9123 or e-mail: complaint.info@financial-ombudsman.org.uk).

Your letter should give details of your complaint and enclose copies of correspondence you have had with us, and any other relevant documents. You should also tell the Financial Ombudsman Service that you have followed our Complaints Procedure but you are unhappy with the outcome.

Please remember that the Financial Ombudsman Service cannot investigate your complaint until we have given you our final response letter, unless we have not done this within 56 days following receipt of your complaint.

In these very exceptional cases, we will write to you to explain why this has not been possible, indicate when we expect to be able to make a final response, inform you that you may refer the matter to the Financial Ombudsman Service.

The Financial Ombudsman Service will consider your complaint free of charge, taking into account any points made by you and by H&H Finance Ltd.

The Financial Ombudsman Service may refuse to investigate a complaint where you have not contacted them within six months of our final response letter, to tell them you are still dissatisfied.

Having investigated a complaint, the Financial Ombudsman Service will decide whether it agrees with your complaint and whether any further action is necessary. A date will be set by which you must respond to the Financial Ombudsman Service's decision.

If you do accept the decision within this time limit, it is normally final and binding on both yourself and H&H Finance Ltd, although in exceptional circumstances the matter may be open to judicial review.

If you do not respond within the stated time limit, or do not accept the Financial Ombudsman Service's decision, then the H&H Finance Ltd is not bound by it.

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