

Tel: 01926 512512

Fax: 01926 859961

www.retailer.co.uk

Complaints Policy and Procedure

Our aim:

Retailer Limited is committed to providing a quality service for its customers and partners working in an open and accountable way that builds the trust and respect of all our stakeholders. One of the ways in which we can continue to improve our service is by listening and responding to the views of our customers and partners, and in particular by responding positively to complaints, and do our best to respond as quickly as possible and put matters right if we can.

At Retailer Limited we recognise that a customer will be expressing their dissatisfaction and we define this in this way: Complaint – This is where the customer is dissatisfied with the way in which their product was sold or described to them. Claim – This is dissatisfaction with the product or fitting of that product.

Therefore we aim to ensure that:

- Making a complaint or claim is as easy as possible;
- We treat a complaint or claim as a clear expression of dissatisfaction with our service which calls for an immediate response;
- We deal with it promptly, politely and, when appropriate, confidentially;
- We respond in the right way - for example, with an explanation, or an apology where we have got things wrong, or information on any action taken etc.;
- We learn from complaints and claims, use them to improve our service, and review annually our complaints policy and procedures.

We recognise that many concerns will be raised informally, and dealt with quickly. Our aims are to:

- Resolve informal concerns quickly;
- Keep matters low-key;
- Enable mediation between the complainant and the individual to whom the complaint or claim has been referred.

An informal approach is appropriate when it can be achieved. But if concerns cannot be satisfactorily resolved informally, then the formal complaints procedure should be followed.

Retailer Limited defines a complaint or claim as 'any expression of dissatisfaction (with Retailer Limited, with a member of staff, or with a business partner) that relates to Retailer Limited and that requires a formal response'.

The formal complaints procedure is intended to ensure that all complaints and claims are handled fairly, consistently and wherever possible resolved to the complainant's satisfaction.

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Retailer Limited responsibility will be to:

- Acknowledge the formal complaint in writing;
- Respond within a stated period of time;
- Deal reasonably and sensitively with the complaint;
- Take action where appropriate.

A complainant's responsibility is to:

- Bring their complaint, in writing, to Retailer Limited attention normally within 8 weeks of the issue arising;
- Raise concerns promptly and directly with a member of staff in Retailer ;
- Explain the problem as clearly and as fully as possible, including any action taken to date;
- Allow Retailer Limited a reasonable time to deal with the matter;
- Recognise that some circumstances may be beyond Retailer control.

Responsibility for Action: All Staff of Retailer.

Confidentiality: Except in exceptional circumstances, every attempt will be made to ensure that both the complainant and Retailer maintain confidentiality. However the circumstances giving rise to the complaint may be such that it may not be possible to maintain confidentiality (with each complaint judged on its own merit). Should this be the case, the situation will be explained to the complainant.

Monitoring and Reporting: Retailer Limited will produce annually an anonymized report of complaints made and their resolution.

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Formal Complaints Procedure

Stage 1

In the first instance, if you are unable to resolve the issue informally, you should write or email to the member of staff who dealt with you, or their manager, so that he or she has a chance to put things right. If your complaint concerns a member of Retailer Limited staff, you should write formally to the individual concerned. In your letter you should set out the details of your complaint, the consequences for you as a result, and the remedy you are seeking.

You can expect your complaint to be acknowledged within 5 working days of receipt. You should get a response and an explanation within 28 working days.

You can contact us to complain by calling 01926 512512 or email resolutions@retailer.co.uk or in writing to:

48-50 Retailer Road, Retail, Retailshire. RE8 1HI.

Final Stage

Financial Ombudsman Service

The Financial Ombudsman Service provides a free, independent service for clients to solve disputes with not for profit debt advice providers.

The Financial Ombudsman Service will only step in once the bureau has had the opportunity to investigate matters, so please contact the bureau first.

If your complaint is about debt advice or if you were seeking advice about your credit record and you are not satisfied with the bureau's final response or if eight weeks have passed since you first let the bureau know about your concerns, you can ask the Financial Ombudsman to review your complaint.

Contact the Financial Ombudsman Service

By post:

Financial Ombudsman Service
Exchange Tower
London E14 9SR

By phone:

0800 0 234 567 – free for people phoning from a 'fixed' line (e.g. a landline at home)
0300 123 9 123 – free for mobile phone users who pay a monthly charge for calls to numbers starting 01 and 02.

By email:

complaint.info@financial-ombudsman.org.uk

Website:

www.financial-ombudsman.org.uk