Complaints Handling Procedure

IF YOU NEED TO MAKE A COMPLAINT

The principle assigned to deal with complaints is:

Bradley Walsh
The Chambers
Halifax Road
Hipperholme
Halifax
HX3 8EN

Tel No: 0800 193 1101
Email address: bradley@pdgr.co.uk www.pdgr.co.uk
Company Registration No: 12856780
FRN: 980514

Step-by-step complaints procedure

If you're not completely happy with our service we'd like to hear about it so we can do something to put it right.

We do everything we can to make sure our customers get the best products and service possible. However, sometime we may not get things right the first time.

When that happens, we want you to tell us what went wrong so we can put matters right.

We want to:

- Make it easy for you to tell us what went wrong;
- Give your complaint the attention it deserves;
- Resolve your complaint fairly without delay; and
- Make sure you are satisfied with how your complaint was resolved.

How and where to complain

If you are not satisfied with any aspect of our service or products you can tell us about your complaint in the following ways:

In person – call into our office at the address shown. We are open Monday to Friday from 9.00 am – 5.00pm.

In writing – write to us and address your letter to The Customer Complaint Manager.

By telephone – call us on 0800 193 1101 during our office hours and ask for the Customer Services Department.

By email – use the email address shown.

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How long will it take?

We aim to resolve your complaint straightaway but if we can't, then we will write to you within three business days to tell you:

- Why we have not resolved your complaint; - Who is dealing with your complaint; and - When we will contact you again.

We will aim to resolve your complaint quickly but it may take longer if it is complex.

We will keep you informed on a regular basis but if you need an update please call us on 0800 193 1101 and ask to speak to the person handling your complaint.

If we cannot reach agreement with you?

If we can't agree a solution with you within eight weeks, we will:

- Send a letter giving our reasons for the delay and an indication of when we expect to provide a final decision.

OR

- Issue our final decision letter which will explain our final position.

The Financial Ombudsman Service

Our aim is to resolve all complaints internally. However, if after receiving our final decision letter, or if eight weeks have passed (this is sometimes referred to as the "eight-week rule"), you may have the right to refer your complaint to the Financial Ombudsman Service (FOS). The eight weeks start from the date a complaint is received anywhere in our business. Their contact details are shown below.

Please note: Only complaints relating to the sale of financial services should be referred to FOS.

Financial Ombudsman Service can be contacted in writing:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Tel: 0800 023 4567 (free for most people ringing from a fixed line) or 0300 123 9123 (cheaper for those calling using a mobile) or 44 20 7964 0500 (if calling from abroad)
Email: complaint.info@financial-ombudsman.org.uk

Further information can be obtained from the Financial Ombudsman Service's website at www.financial-ombudsman.org.uk

Complaints Handling Procedure

If you are not satisfied with any aspect of our service or products relating to your finance agreement, please tell us about your complaint.

Telephone: 0800 193 1101

Email: bradley@pdgr.co.uk

Bradley Walsh – Director