



COMPLAINTS POLICY

FCA Authorised Consumer Credit Lender

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1. Introduction

Lendology CIC ("The Firm") is authorised and regulated by the Financial Conduct Authority ("FCA") in the United Kingdom. We are required to operate a complaint handling policy and effective procedures that enables the identification, investigation, and resolution of customer complaints.

Each customer is important to us, and we believe you have the right to a fair, swift and courteous service at all times. This document sets out the complaints handling procedures that we will follow if you make a complaint.

2. Definition of a Complaint

For the purpose of FCA requirements on complaints procedures (FCA Handbook) a complaint is any expression of dissatisfaction, whether oral or written, and whether justified or not, from or on behalf of an eligible complainant about the firm's provision of, or failure to provide, a financial services activity.

A complaint must involve an allegation that the complainant has suffered, or may suffer, financial loss, material inconvenience or material distress.

In other words, a complaint is any expression of dissatisfaction about the Company's provision of products or services activities, whether justified or not.

3. Submitting or making a complaint

The Firm seeks to provide customers and potential customers with excellent customer service. However, in the event that a customer or potential customer wants to lodge a complaint with the company they are able to do so by email as below;

- Email: loans@lendology.org.uk
- Telephone: 01823 461099
- In writing: Lendology CIC, Heatherton Park Studios, Bradford on Tone, Taunton, TA4 1EU

4. What will we do once we have received your complaint?

4.1 Complaint Acknowledgement

The Firm endeavours to send complainants a written acknowledgement of complaints within 5 business days of receipt enclosing a copy of this policy and procedures.

Your complaint will be dealt with by the team member who receives the complaint, who will resolve the matter with you. In the event of the complaint needing to be escalated, it will be referred to a more senior member as soon as possible.

In the event that the complaints manager is involved in the subject matter of the complaint, your complaint will be referred to another member of the Senior Management Team within The Firm.

In this acknowledgement we will provide the name and title of the person that is handling your complaint. This individual will have the authority necessary to investigate and settle the complaint. We will also include a copy of this policy.

4.2 Complaint Investigation

We will investigate the subject matter of the complaint and, where required, may contact the complainant to obtain further information to adequately investigate the complaint. The nature of the investigation will depend on the nature of the complaint but may involve interviewing relevant staff and listening to call recordings.

The company will ensure that the individual(s) involved in investigating complaints are independent and have not been involved in the events complained about.

We will investigate your complaint fairly, consistently, and promptly, determine whether the complaint should be upheld, and (if appropriate) determine remedial action and / or redress. We will set out our conclusions in a final response to you.

We will always endeavour to communicate with you in a clear and fair manner while we are investigating your complaint.

If we decide that redress is appropriate, we will aim to provide you with fair compensation for any acts or omissions for which we are responsible. If you accept our offer, we will promptly provide the compensation to you.

4.3 Our timetable for responding to you

Once we have acknowledged your complaint we will keep you informed of our progress. Within eight weeks of us receiving your complaint we will send you either a final response or a written response which:

- Explains why we are not in a position to make a final response to you and when we expect to be able to provide one; or
- If your complaint is upheld and, where appropriate, offer redress or remedial action; or
- Offer redress or remedial action without accepting the complaint; or
- Reject the complaint and give reasons for doing so.
- Outlines your right to refer the complaint to the Financial Ombudsman Service ("FOS"); and if so
- Encloses contact details for the Financial Ombudsman Service.

4.4 Financial Ombudsman Service ("FOS")

If you are an eligible complainant, you are able to refer a complaint to the FOS if you are not satisfied with the outcome of your complaint. Your rights are set out in the FOS's leaflet "Your Complaint and the Ombudsman" which we will provide to you as part of the Complaints process. Please remember that if you wish to refer a complaint to the FOS, you must do so within six months of receiving our final response.

You should allow us to complete our internal Complaints Procedure before you refer your concerns to FOS.

You can contact the FOS online, by phone, by email or in writing:

<https://www.financial-ombudsman.org.uk/>

0800 023 4567

Complaint.info@infinancial-ombudsman.org.uk

The Financial Ombudsman Service Exchange

Tower
Harbour Exchange Square London
E14 9SR

4.5 Closing Complaints

We will regard your complaint as closed in the following circumstances:

- once we have sent you a final response; or
- where you have told us in writing that you accept an earlier response that we have sent to you; or
- if you refer your complaint to FOS, when FOS informs us in writing that the complaint has been closed.

The Firm is committed to ensuring that all complaints received are handled fairly, consistently, and promptly and that the company identifies and remedies any recurring or systematic problems, as well as any specific problems identified by a complainant. We will continue to do all we can to learn from the complaints we receive to improve our level of service to you in the future.

4.6 Record keeping

We will keep full records of each complaint received including information about measures undertaken to resolve each complaint. All complaints will be kept on file for 3 years from the date of the complaint.

5. FCA Reporting

We are required to provide the FCA with information on complaints and complaints handling.

We will report on those complaints received from eligible complainants only. Twice a year we will complete the FCA's complaints return and these must be submitted within 30 business days. We will report all complaints, including those resolved within 5 business days. Where applicable, we may also be required to provide information to an Alternative Dispute Resolution Service.

We must not include in the report details of any complaints that we have forwarded to another firm under the complaints forwarding rules.

If we receive less than 500 complaints within each reporting period, we will complete a shortened version of the complaints form. Where we have received no complaints during the relevant period we will provide the FCA with a nil return.