



## Our Complaints Service

- We welcome your feedback, as it gives us the opportunity to put the situation right, restore your faith in GEM HL and improve our products, processes and customer service in the future
- We will provide you with full information at the outset on how to make a complaint and what to do if you are unhappy with our response
- We will always try to explain our position clearly, in easily understood language with minimum jargon
- When responding to a complaint, we will always seek to reply to each point that you have raised
- Our aim will be to resolve your complaint as quickly as possible
- We will keep you updated on the progress of your complaint, in a format (for instance telephone, e-mail etc) and frequency which suits you
- We manage complaints to FSA regulatory standards and comply with Treating Customers Fairly (TCF) guidelines
- We will provide full information on how you can use the Financial Ombudsman Service (FOS) or Finance and Leasing Association (FLA) to consider your complaint, whichever is appropriate

## How to make a Complaint

### Written Complaints

Please write to:

GE Money Home Lending  
Customer Relations  
53-61 College Road  
Harrow  
Middlesex  
HA1 1FB

### Telephone Complaints

Please use the telephone number, in this section of our website, that is appropriate for the product you have with GE Money Home Lending.

## Our Complaints Procedure

1. If we are unable to resolve your complaint straight away, we will acknowledge receipt of your complaint within 5 working days. We will also provide you with full information on how to escalate your complaint if you are not happy with our response.
2. At the earliest opportunity, we will provide you with full details of the independent services provided by the Financial Ombudsman Service (FOS) or the Finance and Leasing Association (FLA) and when they are able to consider your complaint
3. If your complaint is still outstanding after four weeks, we will contact you to let you know why we have been unable to provide you with a response, the actions we are taking and an anticipated time when we will be able to reply to you
4. We will aim to provide you with a final response to your complaint within eight weeks of receipt. If we are unable to reply within this time, we will contact you at that point and let you know that you then have the right to escalate your complaint to the Financial Ombudsman Service (FOS).

### **Their addresses are:**

Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR

Financial Leasing Association  
Compliance Manager  
Imperial House  
15 – 19 Kingsway  
London  
WC2B 6UN

FOS will only be able to consider your complaint after you have either received our final response or eight weeks have elapsed since your complaint was received, whichever is the earlier.