



Our Complaints Service

- We welcome your feedback, as it gives us the opportunity to put the situation right, restore your faith in GE Money Home Lending 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 Financial Services Authority (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:

Resolutions Team
GE Money Home Lending
Building 4
Hatters Lane
Croxley Green Business Park
Watford
Hertfordshire
WD18 8YF

Telephone Complaints

Please phone 0800 316 1625 (Monday to Friday, 9am to 5pm)

Email Complaints

Please email HLFeedback@ge.com

Our Complaints Procedure

1. If we are unable to resolve your complaint straight away, we will acknowledge receipt of your complaint. 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 if 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

The 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.