

# Your guide to making a complaint

## Everything you need to know



We value your feedback and promise to do everything we can to resolve each situation as quickly and efficiently as possible. This leaflet provides more information on our complaints handling process and details of useful contacts.

### Our complaints process

#### **Step 1 - Get in touch with us**

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If there is something you are not happy about call us on 0345 070 4299 - we're available Monday to Friday, 9am - 5.30pm. A member of our Customer Care Team will discuss your concerns and begin their investigation. Alternatively, you can write to us at GE Money Home Lending, Customer Care Team, PO Box 912, Newport NP20 9PB.

Please note the deadline for PPI complaints was the 29<sup>th</sup> August 2019. PPI complaints received after this date will not be investigated. If you can evidence that exceptional circumstances led to this deadline being missed, then please contact us as above.

#### **Step 2 - Resolving your complaint**

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Once we have received your complaint, we will send you an acknowledgement letter to confirm the date by which we aim to resolve your complaint. Once the investigation is complete, we will issue you with our final response letter, which will confirm the findings and overall outcome of your complaint. If you have raised a **PPI complaint** before the deadline, we will endeavor to answer your complaint before the end of June 2020. Unfortunately, due to high complaint volume received before the PPI deadline it is taking us longer than expected to respond.

#### **Step 3 - Your escalation rights**

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If you remain unhappy with the overall outcome of your complaint, or more than 8 weeks have passed since you raised your complaint, you will receive a letter advising you of your escalation rights. Depending on the circumstances of your complaint and/or your product, you may approach either the **Citizens Advice Bureau (CAB)** or the **Financial Ombudsman Service (FOS)** to use their independent arbitration services. The 'Useful contacts' section provides more information for both the FOS and the CAB.

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### Useful contacts

#### **Citizens Advice**

Free practical information via the phone or face to face with a trained counsellor on a range of topics including housing, benefits, debt and legal issues.

- [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)
- 0800 023 4567

#### **Financial Ombudsman Service**

Exchange Tower, London, E14 9SR

- [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)
- 0800 023 4567

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