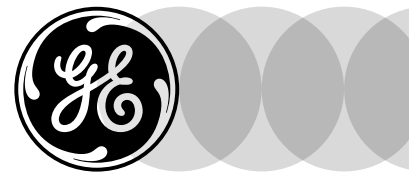


Your guide to making a complaint

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

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.

Step 2 – Resolving your complaint

Once the investigation is complete we will contact you by telephone and provide you with the findings and overall outcome of your complaint.

If we are unable to deal with your complaint over the phone, we will send you an acknowledgement letter within 5 working days from receiving your complaint. This letter will confirm the date by which we aim to resolve your complaint fairly and as quickly as possible. 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.

Step 3 – Your escalation rights

If you remain unhappy with the overall outcome of your complaint, or more than 8 weeks have passed since you raised your complaint, you may approach the **Financial Ombudsman Service (FOS)** or the **Citizens Advice Bureau (CAB)** to use their independent arbitration services.

We will confirm in writing to you whether either of these schemes cover your complaint. The 'Useful contacts' section provides more information for both the FOS and the FLA.

Useful contacts

Financial Ombudsman Service
Exchange Tower, London, E14 9SR
• www.financial-ombudsman.org.uk
• 0800 023 4567

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
• 03444 111 444

GE Money is a trading style of GE Money Home Lending Limited No. 3770763[†], GE Money Servicing Limited No. 3859120, GE Money Consumer Lending Limited No. 2248981^{††}, having their registered offices at PO Box 2497, Building 4 Hatters Lane, Watford WD18 1YY, all of which are registered in England. [†]Authorised and regulated by the Financial Conduct Authority. ^{††} Authorised and regulated by the Financial Conduct Authority for insurance mediation activities only. Calls are recorded for training, quality and customer care purposes.

If you would like this or any of our other documents supplied in an alternative format, e.g. large print, please send it back to us with your request and we will be pleased to help.