

Business Financing Solutions Ltd
T/A Positive Commercial Finance
Complaints Policy

Contents

Section	Title
1	Introduction
2	How to Make a Complaint
3	What Happens Next?
4	Forwarded Complaints
5	Complaints Handling Contact Information

1. Introduction

Business Financing Solutions Ltd are committed to providing products and services of the highest standard. If for any reason, you feel you are not entirely satisfied with any aspect of our service, please let us know straight away. We are also a member of NACFB and adhere to their Code of Practice.

Our Complaints department will investigate your complaint competently, diligently and impartially.

2. How to make your complaint

Firstly, let us know what has happened. You can call us, email us or write to us. Our contact information is detailed at the bottom of this document.

We will need to know:

- Your name and address.
- Your agreement number or policy number as appropriate.
- Details of how we can contact you.
- A clear description of your complaint and whether any 3rd party is involved.
- Details of what you would like us to do to resolve your complaint.
- If appropriate, copies of any relevant supporting documentation.

3. What happens next?

Business Financing Solutions Ltd aim to resolve all complaints as quickly as possible. We will consider all the available evidence, the circumstances together with any relevant laws or regulations. We will keep you regularly updated about what is happening and discuss our findings.

We will contact you within three working days to let you know we are considering your complaint and clarify any points where necessary. If we can resolve your complaint within 3 working days, we will send you a Summary Resolution Communication. This is a written confirmation, which confirms that you made a complaint and that we now consider the matter resolved.

Sometimes Business Financing Solutions Ltd are not able to find a resolution within 3 working days. On these occasions we will issue you with an initial response letter which outlines the circumstances of your complaint. We aim to respond to all complainants within four weeks although we have eight weeks from the date of receipt of your complaint to investigate and provide you with our final response.

Sometimes it can take a bit longer to reach a decision. If it is going to take us more than eight weeks to resolve your complaint, from when you first contacted us, we will update you on our progress and explain why it is still ongoing.

When we have fully investigated your complaint and reached a decision, we will write to you to let you know our final response. This is a detailed letter which will tell you what we have found, what we plan to do and how we came to our decision.

4. Complaints forwarding

Where Business Financing Solutions Ltd identify a third-party may be solely or jointly responsible for the matters disclosed within a complaint, we will forward the complaint to the relevant party without delay.

Business Financing Solutions Ltd will notify the complainant in the form of a 'final response letter' that we have referred the matter to the third party for investigation. Where Business Financing Solutions Ltd are jointly responsible for matters disclosed within a complaint, we will investigate the element relating to us and we will respond accordingly. Where Business Financing Solutions Ltd is in receipt of a forwarded complaint, we will acknowledge the complaint and will apply the standard time limits for a response from the date on receipt.

If you subsequently decide that you are dissatisfied with the resolution of the complaint, you may be able to refer the complaint to the ICO or the NACFB dependent upon the circumstances surrounding the case. The NACFB suggest trying to resolve the complaint directly with us in the first instance. If the complaint is referred to the NACFB, they will investigate the complaint competently, diligently and impartially. It is important to be aware, the NACFB have no powers or sanction relating to any form of compensation.

You may also refer your complaint to the Financial Ombudsman Service. The Financial Ombudsman Service is a free service that aims to settle complaints between consumers and business that provide financial services. You can contact the Financial Ombudsman Service on 0800 023 4567 or complaint.info@financial-ombudsman.org.uk

5. Complaints Handling Contact Information

Address	Business Financing Solutions Ltd 4 th Floor, Unit 5B The Parklands Lostock, Bolton BL6 4SD
Contact Number	0161 763 0321
Email	john@positivecommercialfinance.co.uk
Complaints Manager	John Waddicker