

Complaints Information for our Customers

Complaints Officer Contact Details

Name: Helen Hancock

Telephone: 0845 612 3341

Address: Sonnauto UK Ltd, Unit 16, The Old Brickworks, Ebley Road, Stonehouse, Gloucestershire, GL10 2LW

E-mail: enquiries@buyanewcaronline.co.uk

Our Policy and Procedures

All complaints will be referred to the Complaints Officer, or to the Compliance Manager where the Complaints Officer is unavailable, at the earliest opportunity.

Complaints which could be resolved within three business days

Where the Complaints Officer decides it is possible for your complaint to be resolved by the close of three business days, the informal complaints handling procedure will be followed.

If a solution is proposed and you indicate your acceptance, a Summary Resolution Communication will be sent and the complaint will be considered to be closed. This written communication will:

- Refer to your complaint and that we now consider the matter to be resolved;
- Inform you that if you are subsequently dissatisfied with the resolution of the complaint you have the option to refer the complaint back to us for consideration or, alternatively, refer the complaint to the Financial Ombudsman Service;
- Provide the website address of the Financial Ombudsman Service; and
- Refer to the availability of further information on the website of the Financial Ombudsman Service.

Complaints which cannot be resolved within three business days

Where the Complaints Officer judges that your complaint cannot be resolved within three business days, or they were unable to resolve your complaint in this period, the formal FCA complaints procedure will be followed. This process requires that we:

- Send you an initial response letter within two days of receiving your complaint, or immediately on realising the informal complaints handling process will not reach a resolution;
- Provide you with details of our complaints handling procedures;
- Fully investigate the complaint and, where necessary, make contact with you to seek clarification on any points;
- Keep you informed of our progress by sending you a holding letter if your complaint is not resolved within four weeks;
- Send you a final response letter as soon as possible, but no later than eight weeks after receiving the complaint, detailing how your complaint has been resolved and if any redress will be offered.

Adviser, Provider or Principal

You may express your dissatisfaction to the adviser you dealt with, about the product provider or lender. We will establish whether or not your complaint relates to the advice given, the adviser service or the service or performance of the product provider. If unclear, this must not delay the investigation and we will proceed with our own investigation. The Complaints Officer will review this matter and take the complaint to the provider if appropriate in consultation with you.

We are an Appointed Representative of Product Partnerships Limited (FRN: 626349). Therefore, you have the option of referring your complaint to our principal on the contact details provided below.

Contact details:

- Address: Product Partnerships Limited
Salts Piazza Offices
Salts Mill
Victoria Road
Saltaire
ShIPLEY
West Yorkshire
BD18 3LA
- Telephone number: 01274 921234
- Email address: info@productpartnerships.com

Investigation

The Complaints Officer will establish the nature and scope of your complaint having due regard to the Financial Conduct Authority's direction to deal with complaints promptly and fairly and give customers clear replies and, where appropriate, fair redress.

Eligible Complainants

It is our policy to treat all customers the same, however, eligible complainants are legally defined and have additional rights in law that we must acknowledge and adhere to.

Eligible complainants are:

- A consumer
- Companies within the EU definition of a microenterprise
- Charities with an annual income of under £1,000,000
- Trustees of a trust with assets of under £1,000,000

The Financial Conduct Authority complaints rules apply to complaints:

- made by, or on behalf of an eligible complainant;
- relating to regulated activity;
- involving an allegation that the customer has suffered, or may suffer, financial loss, material distress or material inconvenience;

Final response

Our final response letter will set out clearly our decision and the reasons for it. If any financial redress is offered, a clear method of calculation will be shown, and it will be paid promptly and in full.

We will include details of the Financial Ombudsman Service (FOS) in our final response. If you are not satisfied with the outcome, you can refer your complaint to FOS. You must refer the matter to FOS within six months of the date of this letter or the right to use this service is lost.

Analysis

A root cause analysis will be undertaken by us for every complaint and this will be recorded with the appropriate action having been taken. This analysis will ascertain whether any of our processes and procedures need to be changed to ensure customers are treated fairly at all times, and whether any other customers have been adversely affected by the same issues.

Closing a complaint

Where we receive confirmation from you that you are satisfied with the findings of the investigation and any resolution we have proposed, your complaint will be considered closed.

Where no confirmation has been received from you within four weeks of our final response letter, your complaint may also be considered closed.

Financial Ombudsman Service (FOS)

We will co-operate fully, at all times, with FOS in resolving any complaints made against us and agree to be bound by any awards made by FOS.

We also undertake to pay promptly the fees levied by FOS.

The contact details for FOS are:

- Address: The Financial Ombudsman Service

 Exchange Tower

 London

 E14 9SR
- Telephone: **0800 023 4567** (free for most people ringing from a fixed line)

 0300 123 9123 (cheaper for those calling using a mobile)

 +44 20 7964 0500 (if calling from abroad)
- Email: complaint.info@financial-ombudsman.org
- Website: www.financial-ombudsman.org