



## **What is a complaint?**

The FCA defines a complaint as an expression of dissatisfaction (oral or written) about the provision of, or failure to provide, a financial service. It alleges how you have suffered (or may suffer):

- financial loss;
- material distress; or
- material inconvenience

## **Who should a complaint be addressed to?**

We ask that in the first instance you address your complaint to s. Should you prefer to, you can alternatively address it to:

Michael Nevett, Director, Active Vehicle Consultants Ltd, 242 Tankerton Road, Whitstable, Kent CT5 2AY

Email: [mike@activevehicles.co.uk](mailto:mike@activevehicles.co.uk)

## **Format of complaints**

In order to best manage the complaint, we find that putting down your complaint or concerns in a letter is best. You can of course, make your complaint by any method such as e-mail, telephone or in person.

## **Investigation of complaints**

Where a complaint is received, we aim to assess any complaint fairly, consistently and promptly to determine whether it should be upheld and, if so, what remedial action or redress may be appropriate. We shall resolve it at the earliest opportunity with the aim of doing so within 8 weeks of receipt.

## **Timescale for initially responding to complaints**

We will acknowledge your complaint promptly (generally within 5 business days) in writing, and will include written details of our complaints handling procedures. Where we are able to provide a final response immediately, the acknowledgement may be combined with the final response. You will be kept informed of the progress of the investigation.

## **Final or other response within 8 weeks**

We will either send a final response (as described below) within 8 weeks or, at the end of that period, a response explaining that we are not in a position to make a final response, giving reasons for the delay and indicating when we expect to be able to provide a final response. This response will inform you whether you are entitled to refer the complaint to the Financial Ombudsman Service (the 'Ombudsman') if you are dissatisfied with the delay, and will enclose a copy of the Ombudsman's explanatory leaflet.

## Final response

This will either:

- uphold the complaint and, where appropriate, offer redress or
- reject the complaint and give reasons for doing so.

The final response will advise you whether you may refer the complaint to the Financial Ombudsman Service if you are not satisfied. It will include a copy of the Financial Ombudsman Service's explanatory leaflet.

## Referring complaints to the Financial Ombudsman Service

Should you still not be satisfied by our final response, you may be entitled to refer your complaint to the Ombudsman for its consideration. Where you wish to do so, you should do so within 6 months (from the date the final response was issued) as your complaint may otherwise be time-bared under the Ombudsman's rules.

The Ombudsman can be contacted at the following address:

Financial Ombudsman Service

South Quay Plaza

183 Marsh Wall

London

E14 9SR

Tel no: 0845 080 1800

<http://www.financial-ombudsman.org.uk/>

## ACTIVE VEHICLE CONSULTANTS LTD

242 Tankerton Road

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Tel 01227 281818

[www.activevehicles.co.uk](http://www.activevehicles.co.uk)

### Licensed Credit Brokers

Active Vehicle Consultants Ltd are regulated by the Financial Conduct Authority

Firm Reference No. 728894

Company Registered in England No, 3042618

Registered Office: 242 Tankerton Road, Whitstable, Kent CT5 2AY