

Complaints Policy

At Westmid Vehicles we treat complaints positively and seriously.

We use each complaint to learn something that may be used to improve our business operations, processes and products.

Colleagues take ownership of complaints and issue timely responses that are clear and easy to understand.

Our board receives regular reports on complaints and what causes them to ensure that they can set strategy that takes account of customer expectations.

We train all colleagues to identify complaints and respond to them using our complaints procedures.

Complaints Manager Contact Details:

Jane Everitt, West Midland Vehicles Ltd, Westmid House, 5 Stourbridge Road, Halesowen B63 3TT

We maintain complaints procedures to ensure that we deal with complaints in a consistent and professional manner.

Any complaint verbal or written will be referred to our complaints manager at the earliest opportunity or to a member of our senior management if the complaints manager is unavailable. We will also:

- Acknowledge the complaint in writing properly
- Give details in our acknowledgement letter of the Financial Ombudsman Service
- Make contact to seek clarification on any points where necessary
- Fully investigate the complaint
- Keep you informed of our progress
- Discuss with you our findings and proposed response

You will receive contact from us advising on progress if we cannot respond immediately. We will let you have our final response as soon as possible no later than 8 weeks.

Eligible complainants

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

The Financial Conduct Authority complaints rules apply to complaints.

- Made by, or on behalf of an eligible complainant
- Relating to unregulated activity
- Involving an allegation that the complainant has suffered, or may suffer, financial loss, material distress or material inconvenience
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Final Response

This will set out clearly the firm's decision and the reasons for it. If any compensation is offered, a clear calculation method will be shown.

We must include details of the Financial Ombudsman Service in the final response if dealing with an eligible complainant and a regulated activity, we will:

- Explain that the complainant must refer the matter to the ombudsman within six months of the date of this letter or the right to use this service is lost
- Indicate whether or not we consent to waive the relevant time limits

Complaints Settled within 3 business days

Complaints that can be settled to your satisfaction within 3 business days can be recorded and communicated differently.

Closing a Complaint

We will consider a complaint closed when we have made our final response to you. This does not prevent you from exercising any rights you may have to refer the matter to the Financial Ombudsman Service.

Financial Ombudsman Service

We will co-operate fully with the Ombudsman in resolving any complaints made against us and agree to be bound by any awards made by the Ombudsman. The firm undertakes to pay promptly any fees levied by the Ombudsman.

Contact:

The Financial Ombudsman Service, Exchange Tower, London E14 9SR

Tel: 0800 023 4567 (free for most people ringing from a fixed line) or 0300 123 9123 (cheaper for those calling from a mobile) or 0207964 0500 (if calling from abroad)

Go to: www.financial-ombudsman.org.uk/publications/consumer-leaflet.htm

Email: complaint.info@financial-ombudsman.org.uk

You are eligible for the Financial Ombudsman's service if you are an individual sole trader or partnership with a hire, credit or lease agreement regulated by the consumer credit act that was arranged for you, using our approved funders by ourselves. If you are outside this scope, or the complaint is of a non financial nature, BVRLA may be able to address your concerns

Using the BVRLA's conciliation service

The BVRLA is approved by Government as a Consumer ADR body under the Alternative Dispute Resolution for Consumer Disputes (Competent Authorities and Information) Regulations 2015. Please see details from the

European Commission website

Unresolved disputes may be referred to the BVRLA by either the customer or the member involved, however the member cannot initiate a complaint against the customer. Details should be submitted by email

to: **complaint@bvrla.co.uk**. **Please complete and return our complaint form giving us authority to act on your behalf.** If the customer does not have access to email, details can be sent by post to:

BVRLA, River Lodge, Badminton Court, Amersham HP7 0DD

The BVRLA will aim to resolve the matter using the information presented by both parties to the dispute. Any information requested from the member should be sent to the BVRLA within five working days. Based on the information available, the BVRLA will provide both parties with its findings and recommendations. The BVRLA aims to resolve complaints through the Conciliation Service within 30 days.

What is covered under the Conciliation Service?

The Conciliation Service will investigate potential breaches of the Codes of Conduct, which sets out the standards the BVRLA expects from its members. The Conciliation Service can only look at matters that relate to disputes arising from the activities of BVRLA members.

Please note that Associate member complaints are not covered by the Conciliation Service as they do not adhere to a BVRLA Code of Conduct.