

## Complaints

At Spring each of our customers is important to us, we believe you have the right to a fair, swift and courteous service at all times.

If you have a complaint about anything you are dissatisfied with in relation to your loan, we will deal with it promptly, effectively and in a positive manner.

## How to complain

### In writing:

Spring Finance Limited, Kinetic Business Centre, Theobald Street, Elstree & Borehamwood WD6 4PJ

### By phone:

020 8387 5550

### By email:

complaints@springfinance.co.uk

## How we deal with complaints

Our aim is to resolve the majority of complaints within 48 hours, but sometimes more complex issues can take longer. We will however always acknowledge your complaint within five business days (Monday to Friday excluding bank holidays).

We aim to respond to all complaints in full within four weeks of receipt. If we have not been able to respond by this time, we will write to you to let you know. If our investigation is not complete after eight weeks, we will write to you at this time too, letting you know whether or not you are entitled to refer your complaint to the Financial Ombudsman Service.

If more than eight weeks from the date of your complaint has past and you haven't received a final response, or you are dissatisfied with the final response you have received from us you can contact the Financial Ombudsman Service at:

The Financial Ombudsman Service  
Exchange Tower  
London E14 9SR

Other useful information, including getting a copy of their explanatory leaflet 'Your complaint and the Ombudsman' is available at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

You must refer your complaint to the Financial Ombudsman Service within six months of the date on the final response.