

# Complaints

## Our complaints process

We're committed to resolving complaints and helping make things right. We'll make every effort to resolve a complaint as soon as possible. We'll keep you informed of our progress throughout.

Depending on how long it takes to resolve your complaint, you'll receive one of the following communications from us:

## Summary Resolution Communication

You'll receive this if we've been able to resolve your complaint to your satisfaction within 3 working days following the day we received your complaint. We'll also tell you whether you have the right to contact the Financial Ombudsman Service (FOS), should you wish to take matters further, and how to do so.

## Final Response

We'll try to resolve your complaint within 3 working days. If that's not possible, we'll send a letter acknowledging the issue. We will also keep you updated on the progress which could take up to 8 weeks in total.

Once we've resolved your complaint to the best of our ability you'll receive a Final Response letter which covers:

- Details of our investigation
- Our decision
- If applicable, next steps
- Information about the Financial Ombudsman if you have a right to access their scheme.

## How to take your complaint further

If you're unhappy with our decision and wish to take your complaint further, you can ask the Financial Ombudsman Service (FOS) to review your complaint if you are eligible to do so. This is a free, independent service for resolving such disputes.

You can refer your complaint to the FOS at any time. Before doing so they expect you to have followed our internal complaints process first and either received a final response or taken more than 8 weeks without providing one.

If you want to refer your complaint after we've issued our Final Response, you must do it within 6 months of the date on the letter.

## Complaints

### How to complain

**Write:** Spring Finance Limited, 3 Theobald Court, Theobald Street, Borehamwood WD6 4RN

**Phone:** 020 3910 8700

**Email:** [complaints@springfinance.co.uk](mailto:complaints@springfinance.co.uk)

### Ways to contact the Financial Ombudsman Service

**Write:** Financial Ombudsman Service, Exchange Tower, London, E14 9SR

**Phone:** 0800 023 4567

**Email:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

**Website:** [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) (opens in a new window)

### Data Protection Complaints

For complaints regarding data protection that we have not resolved to your satisfaction, you can take your complaint to the Information Commissioners Office.

You can make a complaint to them via their website [www.ico.org.uk/make-a-complaint](http://www.ico.org.uk/make-a-complaint) or by calling them on 0303 123 1113.