

## If you have a complaint

Clearly Loans are committed to providing you with the best service possible. However, there may be occasions when things go wrong and our service falls short of your expectations. In such cases, please let us know straight away so we can try to put things right. This will help us to improve our services and products. We are committed to handling complaints promptly and fairly.

### Step 1: Contacting us

You may contact us about your complaint in a number of ways

**1) In writing:** Please write to us at:

**Clearly Loans Limited**  
**Unit 1a, The Boulevard**  
**Blackmoor Lane**  
**Watford**  
**Hertfordshire**  
**WD18 8YW**

**2) By telephone** 01923 750 777    **3) By email** [customerservices@clearlyloans.co.uk](mailto:customerservices@clearlyloans.co.uk)

When contacting us, please provide us with your name and address, account number and full details of your complaint, including what you would like us to do to put things right. We would ask you to please follow this procedure as this will help us to ensure that your complaint is fully investigated promptly and dealt with effectively.

If you wish, you may ask another person to contact us on your behalf, such a relative or friend, a solicitor or a Citizens Advice Bureau. If you choose to do this, please ensure that they send your written authority, so that we are allowed to deal with them.

### Step 2: What we will then do

We will try to resolve your complaint immediately where this is possible. Otherwise, we will acknowledge your complaint within 5 working days of receipt and will aim to provide you with a full written response within 4 weeks. However from time to time it may be necessary for us to carry out further investigations to ensure that we fully resolve your complaint. If we need further time, we will keep you updated on the progress of your complaint.

These timescales should allow us to fully investigate and respond to your concerns. However, we will do our best to respond more quickly whenever possible.

If, after 8 weeks, we are not in a position to issue a full response to your complaint, we will confirm this, together with the timescale within which you can expect a final response. At this stage, if you are dissatisfied with the delay or we have not been able to sort out your complaint to your satisfaction, you can escalate your complaint to the Financial Ombudsman Service (see below).

### Step 3: if you remain dissatisfied

The Financial Ombudsman Service is an independent body that resolves complaints between consumers and financial businesses. It is free for you to use.

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### Step 3: continued

It is important that you give us the opportunity of addressing your concerns first before escalating your complaint to the Ombudsman Service as they will only consider your complaint after we have had the opportunity to sort out the matter under our internal complaints process.

Their details are below:

**Financial Ombudsman Service**  
**Exchange Tower**  
**London**  
**E14 9SR**

**Telephone: 0800 023 4567** (calls are free from a land line)

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

Visit online at **[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)**