

COMPLAINTS POLICY

REENGENUK LIMITED

This document provides guidelines for the resolution and the treatment of complaints made by our customers.

POLICY STATEMENT

At REENGENUK LIMITED, we believe that if a customer wishes to file a complaint or express dissatisfaction, it should be easy for them to do so.

It is REENGENUK LIMITED policy to receive complaints and consider them as an opportunity to learn, adapt, improve, and provide a better service.

In addition, a quick resolution of a complaint, in a way that respects and values the person's feedback, can be one of the most important factors in recovering the person's confidence in our products and services. It can also help prevent further escalation of the complaint. A responsive, efficient, and fair complaint management procedure can assist us to achieve this on each complaint.

The purpose of this policy is to ensure that complaints are dealt with consistently and properly and that all comments and complaints are taken seriously. This organisation expects staff at all levels to be committed to fair, effective and efficient complaint handling.

OUR PRINCIPLES

REENGENUK LIMITED will ensure that our customers have a right to:

- Be treated fairly and sensitively
- Be kept informed about what is happening with their complaint
- And be advised of the service standards they should expect
- The timescale for acknowledging and responding to a complaint
- And any right of appeal.

All staff representing REENGENUK LIMITED will:

- Be sensitive to the particular needs of customers
- Treat complaints as confidential, where possible
- Be accessible and clearly identified.

Our policy will:

- Be open, easily accessible, and widely promoted to all our customers and those who represent them
- Be easy to understand and use by all customers and employees
- Set out how to complain and how a complaint should be handled.

PURPOSE

This policy is intended to ensure that GREENGENUK LIMITED handle complaints fairly, efficiently, and effectively. The company's objective is to ensure that its complaints policy and procedures is properly implemented effectively, and that complainants feel confident that their complaints, worries, or concerns are listen to and acted upon promptly and equitably.

Our complaints management system aims to:

- Allow us to respond to questions raised by people who file a complaint in a timely manner
- Increase the confidence of the person making a complaint or providing feedback and comments, in our administrative procedures, and
- Provide information that we can improve the quality of our products and services, staff training and complaint handling
- This policy provides guidance to all our staff and to individuals who wish to file a complaint about our key principles and concept of our complaints management system.

SCOPE

This policy applies to all staff receiving or managing complaints from customers made to us or about us, regarding our products, services, staff, and complaint handling.

WHAT IS A COMPLAINT?

A complaint is an expression of dissatisfaction about our products, services, our staff, our actions, or lack of actions taken regarding operations, facilities, advertising and marketing information and anybody or company acting on our behalf.

A formal complaint means a complaint that has not been successfully resolved through our complaint management systems outlined in this policy. The complainant has chosen to formalise the complaint by completing our complaint form, or by writing to us.

An informal complaint means a complaint that has been received by us, by phone, email, postal mail or in person, which has not been submitted on our complaint form.

COMPLAINT MANAGEMENT SYSTEM

Oral Complaints

GREENGENUK LIMITED staff who receive a verbal complaint should try to resolve this immediately if possible. If staff cannot resolve the issue immediately, they should offer to refer this to the complaints manager for resolution.

The complaints manager will be a named person who deals with complaint through the process. When staff or management receive an oral complaint, both should listen sincerely to the issues raised by the complainant. Any contact with a complainant must be polite, courteous, and sympathetic. At all times, staff and management must remain calm and respectful.

After discussing the issues raised each staff member or management handling the complaint should suggest an action plan to resolve the complaint. If this action plan is acceptable, staff or management should clarify the agreement with the complainant and agree on a way in which the results of the complaint will be communicated to the complainant this may mean a meeting or in writing.

If the proposed action plan is not acceptable to the complainant, staff or management should ask the complainant to make their complaint in writing to GREENGENUK LIMITED and provide a copy of our complaint's procedure and a complaint form.

In both situations, details of the complaint should be recorded on a complaint form and uploaded to the firm's customer data base.

Written Complaints

When a complaint is received in writing, it must be forwarded to the named complaints contact, Rob Carey director of GREENGENUK LIMITED, who must enter the details into the complaints log and then send a acknowledge receipt within 3-working days in order to establish a relationship of confidence with the person who has raised the complaint.

If necessary, further clarification should be obtained from the complainant. If the complaint is not made by our customer, but is made on their behalf, the customers consent, preferably in writing, must be obtained in advance from the customer.

After receiving the complaint, a copy of the complaint's procedure must be given to the customer. Clearly and politely explain the complaints process, the time it may take and realistic expectations. We may have to arrange a visit to the customer's home. This must be arranged within 14-days and confirmed in writing.

Immediately on receipt of the complaint GREENGENUK LIMITED will launch an investigation and within 28-days should be in a position to provide a written explanation to the complainant, either in writing or arranging a meeting to visit the individuals concerned. On some occasions this may not be possible. We will write to the customer and explain that we are still investigating, why there is a delay and propose a date that we hope to provide them with an explanation.

MANAGEMENT INFORMATION

Complaints are an important management tool which allows us to learn about the products and services we provide. They are a useful source of information about how the customers see our services and how we are serving our customers.

To ensure that GREENGENUK LIMITED can learn from its complaints, the following data should be collected for every complaint received:

- The name and address of complainant
- Contact details for the complainant
- The name and role of the person dealing with the complaint
- The dates on which the complaint was received and on which it was responded to
- The nature of the complaint

- The outcome of the complaint
- How the complaint was received
- Remedial/Redress action carried out in response to the complaint
- Lessons learnt from the complaint.

It is important that complaints information is reported and considered on a regular basis and shared at all levels with GREENGENUK LIMITED.

The following methods will be used to report complaints information:

- A weekly report to the management (directors/owners)
- A monthly overview report compiled by the management team
- A 6-monthly report to show the data, causes and actions taken to avoid these complaints in the future.

We use some core principles that help us to provide effective management data, effective root cause analysis. Not only will these help the analysis quality, but these will also help the analyst gain trust and buy-in from staff and customers:

- Focus on correcting and remedying root causes rather than just symptoms
- Do not ignore the importance of treating symptoms for short term relief
- Realise there can be, and often are, multiple root cause
- Focus on HOW and WHY something happened, not WHO was responsible
- Be methodical and find concrete cause-effect evidence to back up root cause claims
- Provide enough information to inform a corrective course of action
- Analysing guidance produced by agencies such as the FCA, regulators and FOS, and communicating it to the individuals dealing with complaints.
- Consider how a root cause can be prevented (or replicated) in the future.

The above principles illustrate when we analyse deep issues and causes, it is important to take a comprehensive and holistic approach. In addition to discovering the root cause, we should strive to provide context and information that will result in an action or a decision. Remember: good analysis is actionable analysis.

COMPLAINTS REPORTING

GREENGENUK LIMITED is authorised and regulated by the Financial Conduct Authority (FCA). As a regulated firm we will have to report to the FCA annually. We will need to report on all complaints received in relation to credit-related regulated activities only.

All customer complaints are recorded on our complaints log, we will record on the log if the customer has paid for the goods using the lenders finance product. We can then easily recognise those customers who must be provided with information about the Financial Ombudsman services.

DATA PROTECTION

To process a complaint, GREENGENUK LIMITED will hold personal data about the complainant. This includes data the complainant provides us and information that other people provide, about the complaint, in response to our enquiries.

GREENGENUK LIMITED will hold this data securely and only use it to help process the complaint.

The identity of the person making the complaint will only be made known to those who need to consider the complaint and will not be revealed to any other person or be made public by us. However, it may not be possible to preserve confidentiality in some circumstances, for example, where relevant legislation applies, or allegations are made which involve the conduct of any third parties, for example delivery of the goods from a manufacturer. Under the Freedom of Information Act 2000, customers have a right to obtain a copy of their personal data. However, there are exceptions to this right. We normally destroy our complaint files six years after the complaint has been closed. We will maintain records for finance customers for a maximum of 10-years.

OUR PROCEDURE

Any complaint verbal or written, including electronically, will be referred to our complaint's manager at the earliest opportunity or to a member of the management if the complaints contact is unavailable. We will also:

- Record details on the firm's complaints management system immediately
- We will not delay your complaint by asking you to write to us about your complaint
- We will acknowledge the complaint in writing promptly
- We will 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
- Provide clear deadlines to respond
- Provide the customer with a Final 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 and not later than eight weeks.

Customers may express dissatisfaction to us about our products, services, staff, or advertising. We will need to establish if the complaint relates to the information given, the firm or the service and installation. If unclear, this must not delay investigation and we will proceed with our own investigation. The complaints contact will review this matter and take the complaint to the firm for them to investigate and provide a written explanation and any supporting information. This may include photos, checklists, or remedial satisfaction notes.

INVESTIGATION

The complaints manager will establish the nature and scope of the complaint having due regards to the Financial Conduct Authority's direction:

- Deal with complaints promptly and fairly
- Give complainants clear replies and, where appropriate, fair redress
- We may take up to 8-weeks to provide a response.

We will:

- Document and report the complaint

- Determine if we need to attend the customers property where the goods have been installed
- Arrange an appointment to survey the property
- Interview staff/installers
- Gather evidence including photographs
- Review and evaluate the information collated
- Take any necessary action
- Document your conclusions
- Follow-up.

ELIGIBLE COMPLAINANTS

It is the firm's policy to treat all complainants the same, however, eligible complainants, customers that have purchased goods and services using a lenders finance, are legally defined and have additional rights in law that we must acknowledge and adhere to.

THE FINANCIAL CONDUCT AUTHORITY RULES APPLY TO COMPLAINTS:

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

FINAL RESPONSE

This will set out clearly our decision and the reasons for it. If any compensation is offered a clear method of calculation will be shown.

The firm 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 the final response 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 the customer's satisfaction within three business days can be recorded and communicated differently.

Where we consider a complaint to be resolved to the customer's satisfaction under this section, the firm will promptly send a 'Summary Resolution Communication', being a written communication from them which:

1. Refers to the fact that the customer has made a complaint and informs them that they now consider the complaint to have been resolved to the customers satisfaction.
2. The firm will tell the customer that if they subsequently decide that they are dissatisfied with the resolution of the complaint they may be able to refer the complaint back to the firm for further consideration or alternatively refer the complaint to the Financial Ombudsman Service.
3. Provide the website address of the Financial Ombudsman Service.

4. Refer to the availability of further information on the website of the financial ombudsman service.

In addition to sending a Summary Resolution Communication, the firm may also use other methods to communicate the information where:

1. We consider that doing so may better meet the customer's needs; or
2. They have already been using another method to communicate about the complaint. This may include recorded calls, emails, or text messages.

CLOSING A COMPLAINTS

We will consider a complaint closed when we have made our final response to the customer.

This does not prevent a customer from exercising any rights they may have to refer the matter to the Financial Ombudsman Service.

Our final response must include:

- If we accept the complaint and, where appropriate, offers redress or remedial action
- Offers redress or remedial action without accepting the complaint
- Reject the complaint and we will give our reasons for doing so
- Provide our customers with a copy of the Financial Ombudsman Service standard explanatory leaflet and the contact details including full postal address, phone number, email, and a link to their online complaint form.

If you remain dissatisfied, you may refer your complaint to the Financial Ombudsman Service.

FINANCIAL OMBUDSMAN SERVICES

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.

HOW LONG YOU HAVE TO COMPLAIN TO THE FINANCIAL OMBUDSMAN SERVICE

You have the right to refer your complaint to the Financial Ombudsman Service, free of charge but you must do so within six months of the date of our final response letter.

If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

The Ombudsman might not be able to consider your complaint if:

- What you're complaining about happened more than six years ago, and
- You're complaining more than three years after you realised (or should have realised) that there was a problem.

We think that your complaint was made outside of these time limits, but this is a matter for the Ombudsman to decide. If the Ombudsman agrees with us, they will not have our

permission to consider your complaint and so will only be able to do so in very limited circumstances

CONTACT DETAILS FOR THE FINANCIAL OMBUDSMAN SERVICE

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 using a mobile) or 020 7964 0500 (if calling from abroad)

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

Website: www.financial-ombudsman.org.uk

You can make a complaint through one of the Financial Ombudsman Services online forms, and find out more about the information you'll need to have to hand before you start filling the form in.

Make a complaint online (financial-ombudsman.org.uk)

RESPONCIBILITY FOR THE POLICY

The directors and owners of the business as responsible for monitoring the policy on an annual basis. Rob Carey is responsible for the overall policy and its reviews.

To be signed by all members of staff to confirm their understanding of this policy and have completed Complaints Policy.

A signed copy to be kept on your personnel file, and to include annual training as a minimum. This policy will be reviewed and updated annually by the directors of the business.

GREENGENUK LIMITED

COMPLAINTS CONTACT DETAILS

Rob Carey, Director and Business Owner

T: 01326 564513

E-mail: invoices@greengenuk.com

For staff use only:

Staff Name: _____

Staff Signature: _____

Date: _____