

HELSTON GARAGES GROUP

How Helston Garages Ltd handles Financial Conduct Authority (FCA) related regulatory complaints

Our aim is to provide all of our customers with a professional and friendly service. However, we recognise that there may be an occasion when you do not feel satisfied with our service. We take the handling of complaints seriously; please see our complaints procedure which lets you know how to get in touch with us and how we will deal with your complaint.

Should you need to make a complaint related to insurance or finance; please contact your Dealership General Manager in person, in writing, by telephone or email. Contact details can be found on our website <https://www.helstongarages.co.uk/> simply click on the relevant brand for details.

As soon as a complaint is received:

We will endeavour to resolve your complaint within three business days of receiving it and we will write to you confirming resolution.

However, if this is not achievable, rest assured that we will deal with your complaint promptly and fairly.

If our investigation is not resolved within five business days, our acknowledgement letter will confirm that we will:

- a) Investigate the complaint and aim to respond within four weeks of receiving the complaint.
- b) Explain that, if we cannot complete the investigation within four weeks of receiving the complaint, we will write again giving the reason for the delay.
- c) Explain that on completion of our investigation we will inform you of the outcome and the options available to you.

If the complaint is about another party, such as an insurer or lender with whom we have placed business, we will refer details of your complaint to the third party and confirm this course of action to the complainant in writing.

After we have investigated the complaint:

Immediately on completion of our investigation the General Manager will write to you notifying you of the outcome of our investigation.

We will set out the nature and terms of any settlement (if applicable). Any compensation we offer will be fair and the basis of the calculation will be explained.

Our letter will also advise that if you are not satisfied with the outcome you may refer the matter to the Financial Ombudsman Service free of charge; we point out that such a referral should be made within the next six months or you may lose that right.

Our letter will include the name, address, website address and telephone number of the Ombudsman and a leaflet which explains the Ombudsman arrangements.

If we cannot resolve the complaint within four weeks:

If, for any reason, our investigation is not concluded within four weeks, the General Manager will write to you again informing you that our investigation is continuing, giving the reasons for the delay and a date by which the General Manager expects to be able to contact you again.

If we cannot resolve the complaint within eight weeks:

While we would always aim to complete an investigation within eight weeks, if, for any reason, our investigation is not concluded within this period, the General Manager will write to you again. We will inform you of the reasons for the further delay and advise that if you are not satisfied with our progress you may refer the complaint to the Financial Ombudsman Service free of charge. See www.financial-ombudsman.org.uk for further details.

This letter will also point out that such a referral should be made within the next six months or you may lose that right. Our letter will include the name, address, telephone number and website address of the Ombudsman and a leaflet which explains the Ombudsman arrangements.