

# Complaints Procedure

## Finance & Insurance Products



**Putting our customers first** is one of Marshall's core values. If you are unhappy about any aspect of the financial service we have provided or the financial product that you have purchased, then please do get in touch and we will look into your concerns and do what we can to put things right.

**PLEASE NOTE: This complaints procedure only applies to finance and insurance products associated with the purchase of your vehicle. It should not be used in relation to mechanical problems with the vehicle.**

### COMMUNICATION

You can communicate with us in any way that is right for you.



Telephone: 01204 545561



Email: [regulatedcomplaints@marshall.co.uk](mailto:regulatedcomplaints@marshall.co.uk)



Letter: Compliance Department, Marshall Motor Group, The Quorum, Barnwell Drive, Cambridge, Cambridgeshire, CB5 8RE

### WHAT WE NEED FROM YOU?

In order to respond quickly to your complaint it would be really useful if you could provide us with the following information:

- **Vehicle details:** vehicle Registration Number, Make & Model
- **Dealership details:** the dealership where you bought the car and the date of purchase
- **Documents:** copies of your point of sale documents including your credit agreement
- **Complaint:** a clear statement of what your complaint is about and the resolution you require

### INFORMAL PROCEDURE

Where possible, we will try to resolve your complaint quickly, without any fuss and to your satisfaction within 3 business days (Monday – Friday) of receiving your complaint. If this is not possible then we will use the formal written complaints procedure.

### FORMAL WRITTEN PROCEDURE

1. We will acknowledge your complaint in writing (by letter and/or email) within 5 business days (Monday – Friday) of receiving your complaint. We will automatically provide you with a copy of this complaints procedure.
2. We will fully investigate your concerns and then provide a written response to you. This will be by letter (sent by email and/or letter) and will be headed FINAL RESPONSE LETTER. We have up to 8 weeks to send the Final Response Letter to you. However we will always aim to provide our written response to you as quickly as possible.
3. The issue of the Final Response Letter marks the end of our formal complaints procedure.
4. If we are unable to respond to your complaint fully and in writing within 8 weeks of the date of receipt, or you are dissatisfied with the response we have provided, you may be able to refer your complaint to the Financial Ombudsman Service for adjudication within 6 months of the date of the Final Response Letter. You will be provided with information about how to do this. You can only use the Financial Ombudsman Service if your complaint falls within their jurisdiction. If you would like more information about the Financial Ombudsman Service you can visit their website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

### DATA PROTECTION

If you would like someone else to deal with your complaint on your behalf (for example a friend or relative) this is not a problem. However in order for us to correspond freely with them, you will need to provide your authority for us to do so. We cannot deal with any third party on your behalf unless we are satisfied that you have actually instructed them in the matter.