Bells Motor Group - The steps we take to handle complaints

Our Commitment to You

At Bells Motor Group our aim is to provide you with excellent customer service. Occasionally, we may fail to meet your expectations, mistakes can happen, and when they do, we will try to put things right as quickly as possible.

Treating customers fairly is one of our biggest priorities, ensuring that the service and outcomes we deliver are fair to our customers.

This page tells you about how we deal with any complaints you may have and aims to demonstrate our commitment to customer service.

If you have a Complaint

We define a complaint as any expression of dissatisfaction, whether oral or written and whether justified or not.

Your complaint will be taken seriously and we will make every effort to resolve the problem straight away.

General Complaints

If you have any complaint or feedback relating to products or services from Bells Motor Group please do tell us so we can aim to reach a resolution with you. Please contact:

Emma Bell, Director on 01604 621363 or email: customerservice@bellsmotorgroup.co.uk

We will aim to respond within 48 hours and in the absence of Emma Bell a senior Manager will contact you.

Your complaint will be investigated and a resolution discussed with you.

If for any reason you are still dissatisfied you are able to escalate your complaint to the following:

Volvo Customer services:	VCUK Customer Relations Scandinavia House Norreys Drive Maidenhead Berkshire SL6 4FL Tel: 01628 422522 Email: volvo-support@volvocars.com https://www.volvocars.com/uk/l/contact-us/customer-complaints-procedure/
Kia Customer services:	Kia Customer Services PO Box 6426, Milton Keynes, MK1 9HT Tel: 0333 2022990 https://www.kia.com/uk/customer-services/

Bells Motor Group also subscribes to the Industry Code of Practice for Service and Repair with Motor Codes.

Both Volvo Car UK and Kia Motors (UK) subscribe to the Industry Code of practice for New Cars.

Motor Codes is the government-backed, self-regulatory body for the motor industry and we are committed to their Chartered Trading Standards Institute approved codes of practice.

Should it be required, Motor Codes can provide CTSI certified alternative dispute resolution (ADR) service if a customer remains dissatisfied with the outcome covered by one of their codes of practice. You can find more details at their website – www.motorcodes.co.uk

Complaints relating to Consumer Credit and Insurance Sales

Bells Motor Group is an appointed representative of ITC Compliance and as such will forward all customer consumer credit and insurance complaints on to them.

To help us deal with your complaint as speedily as possible it would be helpful if you could provide us with as much information as possible about the insurance policy purchased at an early stage.

You can notify us of your complaint through the following channels:

In Writing: ITC Compliance Ltd, Monarch Court, Emersons Green, Bristol, BS16 7FH
Telephone: - 0845 177 2266
Fax: - 0845 177 2255

Email: - mail@itccompliance.co.uk

What happens if your complaint cannot be resolved right away in the organisation?

There may be times when we need to carry out further investigations and will not be able to resolve your complaint straight away.

Once received, your complaint will be investigated and dealt with in the following way:

By Day 7

We will try to provide you with a full reply. If this is not possible we will confirm who will be looking into your complaint.

By Day 28

Your complaint will have hopefully been investigated and a full response provided to you at this stage. However, if for any reason we are still unable to provide a full response by this time, we will contact you with an update of the current situation.

By Day 56

In the unlikely event that your complaint has not been resolved at an earlier stage, a senior manager will complete a review and write to you with a final response.

If you are still dissatisfied

If you wish to pursue your complaint further you can contact the Financial Ombudsman Service within six months of your final response. However, you will need to check that your complaint falls within its terms of reference.

The Financial Ombudsman Service is there to act as impartial adjudicator and is responsible to the Financial Conduct Authority and not to the dealership. You can find out more about the service by contacting:

The Financial Ombudsman Service, Exchange Tower, London, E14 9SR Telephone 0845 080 1800
If you have any queries about our complaints process please contact:

ITC Compliance Ltd, Compliance Department, Monarch Court, Emersons Green, Bristol BS16 7FH. Tel: 0845 177 22 66

Discretionary Commission Arrangement Complaints

The Financial Conduct Authority ("FCA") has described a discretionary commission arrangement ("DCA") as an arrangement between lenders and brokers which allowed the broker to adjust the interest rates offered to customers. Typically, the higher the interest rate, the more commission the broker received.

This practice was banned by the FCA in 2021, however, they are now undertaking a review to assess the extent of the problem and to understand whether customers are owed compensation.

You may have an eligible DCA complaint if:

1. Your used car finance to buy a car before 28 January 2021, this includes conditional sale agreements and fixed-sum loan agreements.

2. A discretionary commission arrangement was operated in relation to your agreement.

If you have an eligible DCA complaint, you will not receive a final response within the usual 8-week deadline. The FCA has extended the deadline until 25 September 2024.

To make a complaint

For further information, you can visit the announcement on the FCA's website here. For data disclosure requests in relation to a DCA, please email headoffice@bellsmotorgroup.co.uk

For Kia Finance complaints please click here

For Santander Consumer Finance complaints please click here

Blackhorse Finance please click here