

ONE DEBT SOLUTION - COMPLAINTS POLICY (CP)

This Policy needs to read in conjunction with our Treating Client's Fairly Policy and our Refund Policy. It applies to the debt management part of your debt reduction plan. A separate complaints procedure applies if your complaint relates to the enforceability of your consumer credit agreement or compensation for miss-sold payment protection insurance; please ask us for a copy of this complaints procedure if you would like it.

Sometimes we get things wrong, we are only human or rather the people working for you in our company are only human. We all work very hard to make the One Debt Solution plan that you are signing up to work for you and 99 times out of a 100 it does work perfectly. On that one occasion that it does not work the way we intended we have our complaints procedure. This process is free and no charge will be applied to your account should you chose to make a complaint about the service we offer or about a member of our staff.

We here at One Debt Solution take complaints very seriously and treat all complaints with the same level of seriousness. No complaint is unimportant to the person making the complaint and we recognise that at this very stressful time what could be deemed as a small problem can seem very important and need to be addressed so that we can do our job for you in the very best way that we can.

Your complaint, should one arise, should initially be dealt with by our account handling department and can be delivered over the phone or by email. If the complaint is not resolved to your satisfaction at this stage then a formal complaint **must** be made in writing and addressed to One Debt Solution, PO Box 15125, Halesowen, West Midlands, B62 2GE. Our designated complaints officer is **Gina Southall Brown** and your complaint may relate to one of the following areas

1. The sales or sign up process
2. General client matters
3. The legal process including unenforceable debts
4. For more serious matters or for those that the account handling team feel should be dealt with by a senior manager the complaint should be made in writing. These complaints should be addressed to the Managing Director at One Debt Solution, PO Box 15125, Halesowen, West Midlands, B62 2GE

As we have already said we take all complaints seriously but for minor complaints we will respond to you by phone or email within 3 to 5 working days and for the more serious complaints we will reply to you in writing within 21 to 28 working days.

If you still dissatisfied after that initial process you have the right to ask for your complaint to be reviewed by, first a member of the board of directors and then if still unhappy we will issue a deadlock letter which will enable you to take your complaint to the Financial Ombudsman, who of course you have the right to approach at any time. Their contact details are:

Financial Ombudsman Service

South Quay Plaza, 183 Marsh Wall, London, E14 9SR

ONE DEBT SOLUTION - PRE-CONTRACT INFORMATION

We are required by the Ministry of Justice to provide you with the following pre-contract information in respect of the services which we provide as part of your debt reduction programme.

One Debt Solution provide these services as part of the debt reduction programme. We will arrange for your consumer credit agreement to be audited to establish if it is enforceable, and investigate whether you have a claim for mis-sold payment protection insurance.

Before commencing work on your claim we provide you with this information so that you have a greater understanding of how our services work. Once you have agreed that you would like to use our services we will investigate your case, obtain copies of any documentation from your loan provider, insurance company or bank, and where appropriate challenge the enforceability of your consumer credit agreement and/or seek compensation for your mis-sold payment protection insurance. In very limited circumstances it may be necessary for you to attend court but if this is necessary we will provide you with all the support that you need and your solicitor will guide you through every step of the process.

If you decide that you do not want to proceed with these services you can cancel your contract by writing to us at anytime. During the first 14 days you will be entitled to a full refund, if you decide to cancel after the fourteenth day we will charge you for the work that we have undertaken up to the point that you cancel. Please see our refund and reimbursement policy for more information.

We hope that you will be very pleased with the service that we provide but in the unlikely event that you have a complaint please ask for a copy of our complaints procedure.

Where you have been referred to us by one of our partner companies we may have paid them a fee for providing you with information and for identifying the most appropriate service for you to use.

You are entitled to seek further advice in relation to your case and to consider what services might be most appropriate to you.