

Willows Finance Limited is committed to excellence in customer service and to treating its customers fairly. It recognises that from time to time things can go wrong, which means you may need to make a complaint. All complaints are investigated fairly and thoroughly, so that we can resolve your issue, and, where we have made a mistake, for us to learn from your complaint.

## How do I complain?

In the event that you ever have to complain to us, you should contact:

**Jamie Millan**  
**Willows Finance**  
**Brocastle**  
**Bridgend**  
**CF35 5AS**

**or by phone:** 01656 766158

**or by email:** [jamie@willowsfinance.co.uk](mailto:jamie@willowsfinance.co.uk)

## Do I have to make the complaint in writing?

No. We are happy to accept complaints by telephone on the above number. Please make it clear that you are registering a complaint and make a note of the name of the person you spoke to and the date on which you rang.

## What happens next?

- a) We will acknowledge your complaint promptly and in any event within 5 working days of your complaint being received. If you do not hear from us in that time, please check first to see that we have actually received your complaint.
- b) We will investigate your complaint fairly, impartially and thoroughly.
- c) If we are not able to provide you with a full response to your complaint within four weeks, we will send you a letter explaining how we are progressing with our investigation.
- d) After we have investigated your complaint, we will write to you explaining the outcome of the investigation.

## How long with the investigation take?

We will investigate your complaint as quickly as possible. We will aim to complete our investigation within eight weeks of receiving the complaint and you will always receive our final response in this timeframe. If we cannot come to a conclusion in that time, we will tell you why and refer you to the Financial Ombudsman Service.

## What happens at the end of the investigation?

We will send you a final letter, which will either uphold your complaint and let you know how we plan to resolve it, or reject it.

## What if I am not satisfied with your decision?

If, for any reason, you are not happy with our decision, or if we have been unable to reach a conclusion to our investigations, then you will be entitled to refer your complaint to the Financial Ombudsman Service. Their contact details are as follows:

**Telephone:** 0300 123 9 123 or 0800 023 4567

**Email:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

**Post:** Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

## Compensation Scheme

If you make a complaint and we are unable to meet our liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme.

Further Information about the limits applicable to the different product types is available from the FSCS at [www.fscs.org.uk/what-we-cover/products](http://www.fscs.org.uk/what-we-cover/products)