

OUR COMPLAINTS PROCESS

This document sets out how Speedloan Finance Limited (trading as Albemarle and Bond and Herbert Brown) responds to complaints about our products and services, in line with the Alternative Dispute Resolutions Directive.

You can register your complaint with us:



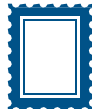
In person

Just visit any one of our branches



By telephone

Call **02037660135**



By post

Write to
The Complaints Team
164 Cowley Rd
Oxford
Oxfordshire OX4 1UE



By email

Send to **complaints@albemarlebond.com**

We will try to resolve your complaint by the end of the third business day after we receive it. When we consider the matter to be resolved; we will mark your complaint as closed and send you a Summary Resolution letter. If you remain dissatisfied with our decision you may be able to refer the complaint to the Financial Ombudsman Service (FOS), as explained below.

If we cannot resolve your complaint by the end of the third business day after the day we receive it, we will send you an acknowledgement. Our acknowledgement will include a reference number to be used if you need to contact us about your complaint.

We aim to resolve all complaints within eight weeks. During this period, we may contact you about your complaint and invite you to provide more information. When we have completed our investigation, we will then send you a final response which sets out how we have investigated your complaint and our conclusion. In this letter, we will tell you if we have upheld your complaint or not.

If we cannot resolve your complaint within eight weeks, we will write to you to tell you when we expect to be able to do this. If your complaint is subject to FOS jurisdiction, we will tell you and let you know how to contact FOS so you can tell them if you are unhappy with the way we have investigated your complaint and you wish to take this further.

If you agree with our conclusion, we will mark your complaint as closed. If you are unhappy with our decision and wish to take it further, you may ask the FOS to review your complaint. This is a free, independent service for resolving disputes. If your complaint relates to pawnbroking sum, don't amend unsecured loans (but not to any other of our services), you may refer your complaint to FOS at any time but they will need our agreement to investigate if:

- We haven't had the opportunity to put things right
- We have not exceeded the 56-day timescale and have not yet issued our Final Response letter.

If you decide to refer your complaint to FOS after we have issued our Final Response then you should do this within six months of the date of the Final Response.

If you wish to contact the Financial Ombudsman Service at any time, you can do this at Exchange Tower, London, E14 9SR. Tel 0800 023 4567*. You can also file a complaint via the financial ombudsman website: www.financial-ombudsman.org.uk