

## 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 do not charge you for handling a complaint. We will always do our best to investigate your complaint carefully and fairly. We will try to resolve your complaint by the end of the third business day after we receive it. If we believe we have resolved your complaint within that three-day period, we will mark your complaint as closed and send you a Summary Resolution letter. If you are 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 in your correspondence with us.

We aim to resolve all complaints within eight weeks and, in the meantime, to give you regular updates. 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 letter 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. The letter will also tell you if we are planning to take any remedial step or to offer compensation.

If we cannot resolve your complaint within eight weeks and need more time, we will write to you to tell you when we expect to be able to issue a final response.

If you agree with our decision about your complaint, we will mark your complaint as closed. If you are unhappy with our decision or our complaint handling and wish to take it further, you may ask the FOS to review your complaint. This is a free, independent service for resolving disputes. Please note you can only use the FOS service if your complaint relates to pawnbroking or unsecured loans. 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, 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](http://www.financial-ombudsman.org.uk)