

Complaints Procedure for Customers

About Us

Alternative Route and Alternative Route Leasing are trading names of Alternative Route Finance Limited ('the Company', 'Us', 'We' or 'Our').

Alternative Route Finance Limited is regulated for consumer credit activities by the Financial Conduct Authority – Firm Reference Number 674315. We are a broker and not a lender. You can check this information at www.fca.org.uk

Alternative Route Finance Limited is registered with the Information Commissioners Office for the processing of data under The Data Protection (Charges and Information) Regulations 2018. Our Data Protection Licence number is Z7368657. You can check this information at www.ico.org.uk

Alternative Route Finance Limited is a member of the British Vehicle Rental and Leasing Association and abide by their Code of Conduct. For further information visit www.bvrla.co.uk

Introduction

Our customers are extremely important to us and whilst we aim to provide a trouble free and excellent level of service, we know that sometimes things go wrong. If you have cause to complain, we take any complaint very seriously and promise to deal with it promptly, effectively and in a positive manner.

Eligible Complainants

It is the firm's policy to treat all complainants the same, however, Eligible Complainants are legally defined and have additional rights in law that we must acknowledge and adhere to. An Eligible Complainant, has been classified by the FCA as:

- A private individual
- A business which has an annual turnover of less than £1 million (some restrictions may apply)
- A charity which has an annual turnover of less than £1 million
- A trust which has a net asset value of less than £1 million

And

- Who is or has been a customer of the firm
- The complaint arises out of matters relevant to being or having been a customer

Or

- The complaint arises out of our actions or failure to act where the complainant is a potential customer of the firm

And

- Involves an allegation that the complainant has suffered, or may suffer, financial loss, material distress or material inconvenience

NOTE: A complaint may be made on behalf of an eligible complainant by another party authorised by you.

Making a complaint

If you have the need to complain, you may do so to any member of our staff

By email to sales@alternativeroutefinance.com

By calling 01273 412288
By writing to Alternative Route
 11 North Street
 Portslade
 East Sussex
 BN41 1DH

Our Procedure

Any complaint verbal or written will at the earliest opportunity be referred to a member of the senior management team and we will follow our internal complaints procedure. Please note that the complaint will not be handled solely by the person against whom the complaint was made, and we reserve the right, where appropriate, to refer a complaint to another firm, for example if the fault lies with the lender's service.

We will try to resolve your complaint by the end of the next business day. However, it may always be possible if your complaint requires further investigation and we will keep you informed of the progress and we will let you have our final response as soon as possible and not later than eight weeks.

- Acknowledge the complaint in writing promptly
- Give details in our acknowledgement letter of the Financial Ombudsman Service
- Make contact to seek clarification on any points where necessary
- Fully investigate the complaint
- Keep you informed of our progress
- Discuss with you our findings and proposed response

Investigation

The complaints handler will establish the nature and scope of your complaint having due regards to the Financial Conduct Authority's direction to deal with complaints promptly and fairly and to give complainants clear replies and, where appropriate, fair redress.

When investigating the complaint, we will take a number of steps and these may include

- Review of the facts
- Retrieval of relevant documentation and correspondence
- Speaking to relevant individuals
- Listening to relevant phone recordings

We will consider these in conjunction with your complaint. We will endeavour to respond to and resolve your complaint straight away, which we consider to be at least one business day after the day that we received your complaint. However, we may need to carry out further internal investigations which will not enable us to resolve your complaint straight away. In this instance we will send you a notice of investigation letter within 5 working days from when we received your complaint. The notice of investigation letter will include:

- The name and job title of the individual handling your complaint
- A timescale for when we will correspond further, which will be no more than 4 weeks from the receipt of your complaint
- A copy of our complaint handling procedure

Complaint Progress

We will keep you informed of the progress of your complaint and notify you in writing of the proposed resolution. In the unlikely event that our investigations require longer than 4 weeks to complete, we will

write to you to explain why we are not yet in a position to respond to your complaint and indicate when we will make further contact. This must be within 8 weeks of the receipt of the complaint.

If after 8 weeks we are still not in a position to make a final response, we will write to you and give reasons for the delay and an indication of when we expect to provide you with a full and final response. At this point we must include details of the Financial Ombudsman Service ('FOS') who you can refer your complaint to if you wish to.

Once our investigations are complete, we will write to you with our response. This will be either a final response or an offer letter depending on the circumstances of your complaint.

Final Response

A final response will set out clearly the firm's decision and the reasons for it and is:

- Where we believe that we have fully addressed your complaint
- Notified you that you may refer the complaint to the Financial Ombudsman Service if you remain dissatisfied with our final response and that you must do so within 6 months from the date of the final response
- Provide the website address of the Financial Ombudsman Service and refer to the availability of further information on the website of the Financial Ombudsman Service.

Offer Letter

An offer letter is:

- Where we consider that you are entitled to some redress and believe that we have fully addressed your complaint. It will include information as to how we have calculated this and it will include a page for you to state your acceptance and return to us. We will then forward the agreed redress in a final response letter.

Complaints Settled within 3 business days

Complaints that can be settled to your satisfaction within 3 business days can be recorded and communicated differently. Where we consider a complaint to be resolved to your satisfaction under this section, we will promptly send you a 'Summary Resolution Communication', being a written communication from us which:

- refers to the fact that you have made a complaint and informs you that we now consider the complaint to have been resolved to your satisfaction
- We will tell you that if you subsequently decide that you are dissatisfied with the resolution of the complaint you may be able to refer the complaint back to us for further consideration or alternatively refer the complaint to the Financial Ombudsman Service
- Indicates whether or not we consent to waive the relevant time limits, (where we have discretion in such matters)
- Provide the website address of the Financial Ombudsman Service
- Refer to the availability of further information on the website of the Financial Ombudsman Service.

In addition to sending you a Summary Resolution Communication, we may also use other methods to communicate the information where we

- We consider that doing so may better meet your needs
- We have already been using another method to communicate about the complaint.

Closing a complaint

We will consider a complaint closed when we have made our final response to you. This does not prevent you from exercising any rights you may have to refer the matter to the Financial Ombudsman Service.

If you remain dissatisfied

We hope that you will be satisfied with our response but if you remain dissatisfied, you may refer the matter to the Financial Ombudsman Service, but you must do so within 6 months of the date of our final response letter. We will co-operate fully with the Ombudsman in resolving any complaints made against us and agree to be bound by any awards made by the Ombudsman. The firm undertakes to pay promptly any fees levied by the Ombudsman. You may contact them

By calling: 0800 023 4567 (free for most people ringing from a fixed line) or 0300 123 9123 (cheaper for those calling using a mobile) or 020 7964 0500 (if calling from abroad)

By emailing: complaint.info@financial-ombudsman.org.uk

By writing to: The Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Website: www.financial-ombudsman.org.uk

Alternatively, you may refer the matter to the British Vehicle Rental and Leasing Association (BVRLA). The BVRLA is approved by Government as a Consumer ADR body under the Alternative Dispute Resolution for Consumer Disputes (Competent Authorities and Information) Regulations 2015 and offers a free Conciliation Service. The Conciliation Service will investigate potential breaches of the Codes of Conduct, which sets out the standards the BVRLA expects from its members. The Conciliation Service can only look at matters that relate to disputes arising from the activities of BVRLA members.

The BVRLA will aim to resolve the matter using the information presented by both parties to the dispute. Any information requested from either party should be sent to the BVRLA within five working days. Based on the information available, the BVRLA will provide both parties with its findings and recommendations and as members we must comply with their rulings. Further details may be found at: www.bvrla.co.uk/advice/guidance/using-bvrlas-conciliation-service

You may contact the BVRLA

By emailing: complaint@bvrla.co.uk

By writing to: British Vehicle Rental and Leasing Association
River Lodge
Badminton Court
Amersham
HP7 0DD

For Your Information

We are required by the FCA to report on the number and types of complaints that we have received and when these complaints have been closed. We are required to use the FSA's standard Complaints Form and electronic reporting procedure via the Firms Online service.

We examine and evaluate our procedures following receipt of a complaint to see how we can improve our service to our customers. Any recommendations resulting from this are escalated to one of our Directors who will analyse same prior to implementation.

We retain details of complaints for a period of at least 3 years.

Implementation of Procedure

This Procedure came in to effect on 02 November 2018 and will be reviewed on 01 November 2019 or sooner as required

Version Control

Version	Date	Author	Replaces	Comment



Complaints Procedure – Customer - website

Version 1
02/11/2018

Alternative Route and Alternative Route Leasing are trading names of Alternative Route Finance Limited and is authorised and regulated by the Financial Conduct Authority for consumer credit activities. Our Firm Reference Number is 674315. You can check this on the FCA Register by visiting www.fca.org.uk or by contacting the FCA direct on 0300 500 8082. We are an independent vehicle finance broker and we operate with a panel of carefully selected funders. We may receive commission and/or other benefits from the finance provider if you enter in to an agreement with them. Alternative Route Finance Limited is a company registered in England 03891807 and the registered office and trading address is 11 North Street, Portslade, East Sussex BN41 1DH. Vat no 768 6351 86. Data Protection Licence Z7368657

We are a broker not a lender