

Your guide to our Complaints procedure

V O L V O

At Volvo Car Financial Services we value feedback from our customers, and we take our responsibilities to achieve good customer outcomes seriously. We aim to provide a positive experience from your proposal through to your final payment, and beyond. The fair treatment of our customers is of great importance to us.

Not satisfied? Let us know so that we can put things right.

This leaflet outlines our complaint handling process that makes sure you get a quick and fair response.

Our aims:

- To help you if something is wrong with your agreement
- To fix issues when we are told about them
- To refer you to the help you need if we cannot deal with your concern

Raising a complaint with us is free of charge. We do not charge our customers for raising a complaint using a solicitor, claims management company or third party and we will investigate your complaint in the same way as when we deal directly with you. Please note, we are not liable for any fees that you are required to pay for a third party's services.

Our requirements:

If your agreement is regulated under the Consumer Credit Act, or your complaint relates to an insurance product linked to your account, we are required to follow prescribed rules as detailed in the Financial Conduct Authority Handbook.

Volvo Car Financial Services is also a member of the Finance and Leasing Association (FLA) and operates in accordance with their Lending Code.

If your agreement is not regulated, we will still follow the same complaints handling procedure, however, you may not be entitled to receive certain complaint rights, such as the right to refer your complaint to the Financial Ombudsman Service.

Our complaint handling procedure is designed to comply with these legal and regulatory requirements and ensures your problem is dealt with fairly and professionally.

Ways to contact us:

- **Call** 0800 085 16171
- **Email** customerrelations@vcfsuk.co.uk
- **Write** to Customer Relations, Volvo Car Financial Services, Santander House, 86 Station Road, Redhill, Surrey RH1 1SR

The information we need:

- Your name and agreement number
- The reason you are contacting us
- A contact mobile/telephone number, if you are happy for us to contact you to discuss the issue

The process:

We aim to resolve your complaint quickly. If we can resolve your complaint within three business days of it being received, we will send you confirmation of this.

If we cannot resolve your complaint within three business days, we will send you an acknowledgement letter by the fifth business day.

At this stage, most complaints will be quickly and satisfactorily resolved within 8 weeks, and we will stay in touch during the process. However, if the matter is more complex or involves a third party, it may take longer.

If your complaint is the responsibility of another firm, or we consider that they are jointly responsible, we will pass it on to them. If we do this, we will tell you the reasons why.

The possible outcomes of your complaint:

In our final response letter, following our investigations, we set out our final view on the issues raised in your complaint and say whether we:

- Uphold your complaint and offer redress/compensation, if appropriate
- Partially uphold your complaint and offer redress/compensation, if appropriate
- Are offering redress/compensation without upholding your complaint
- Reject your complaint and the reasons why

Unhappy with the outcome of your complaint?

Complaints not resolved within 8 weeks:

If we cannot resolve your complaint in this time, we will write to you and tell you. You may be entitled to refer your complaint to the Financial Ombudsman Service (FOS).

Unhappy with the outcome of our final response:

Our final response will tell you that you can refer the complaint to the FOS. This must take place within six months of the date of our final response letter. The letter includes the Financial Ombudsman Service leaflet "Want to take your complaint further?", where more information can be found.

About the Financial Ombudsman Service (FOS):

The FOS provides a free dispute resolution service for regulated customers. Eligible complainants include:

- A Volvo Car Financial Services customer or non-customer, and anyone seeking, has, or previously had a relationship with us
- A small to medium sized business
- A charity with annual income below £6.5 million when the complaint is raised
- A trustee of a trust which has a net asset value below £5 million when the complaint is raised
- A guarantor of business lending if the business had turnover below £6.5 million when the guarantee was given

If you are not sure whether you are able to refer your case to FOS, please contact them directly and they will confirm if they can help. The address for the Financial Ombudsman Service is given at the bottom of this leaflet. More information is available from www.financial-ombudsman.org.uk.

While we investigate your complaint, you are required to continue making your monthly payments in accordance with the terms and conditions of your agreement. We record the payment status of your agreement with the Credit Reference Agencies, including any default and breaches of your agreement's terms. These agencies may share this information with other lenders, which may impact your ability to obtain credit in the future.

Customer Relations: Volvo Car Financial Services, Santander House, 86 Station Road, Redhill, Surrey RH1 1SR
Telephone: 0800 085 1671
Email: customerrelations@vcfsuk.co.uk
Website: www.vcfsuk.co.uk

Financial Ombudsman Service: Exchange Tower, London E14 9SR.
Telephone: 0800 023 4 567 or 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

To request copies of this leaflet in alternative formats (e.g. large print, Braille, audio tape) please contact us using the details shown above.

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