

Complaints Procedure

Our commitment to you

At Sonex Financial each of our customers is important to us, and we believe you have the right to a fair, swift and courteous service always. We are in receipt of your complaint and we will deal with it promptly, effectively and in a positive manner.

Procedure

- 1) We will acknowledge your complaint promptly.
- 2) We will investigate your complaint and endeavour to send a final response to you within 4 weeks of receipt of your complaint. If we are unable to provide you with a final response within this time we will send you an update.
- 3) We will endeavour to send a final response to you within 8 weeks of receipt of your complaint. If we are unable to provide you with a final response within this time frame, we will write to you explaining why and advise you when you can expect a final response.
- 4) If your matter is in relation to a **financial services consumer credit** matter and more than 8 weeks from the date of your complaint has past and you haven't received a final response, or you are dissatisfied with the final response you have received (at any stage of the process) you can write to:

Financial Ombudsman Service (FOS)
South Quay Plaza
183 Marsh Wall
London
E14 9SR

You must refer your complaint to the Financial Ombudsman within 6 months of the date on the final response.

If your complaint **does not** relate to a financial services consumer credit matter you can write to our trade association the:

Credit Services Association (CSA)
2 Esh Plaza
Sir Bobby Robson Way,
Great Park
Newcastle upon Tyne
NE13 9BA

