

# Merc of Enfield Ltd

## Complaints Policy

### Introduction

At Merc of Enfield Ltd, our primary focus is to provide exceptional service to our customers. However, we understand that there may be instances where customers are not fully satisfied with our vehicle finance products or services.

We take customer complaints seriously and are dedicated to resolving them promptly, fairly, and effectively. This complaints policy outlines our approach to handling and addressing customer complaints, ensuring compliance with the Financial Conduct Authority's (FCA) consumer duty standards.

This policy applies to all complaints received from customers regarding our vehicle finance products or services. It covers both individual customers and business customers, ensuring a comprehensive approach to complaint resolution.

### What is a Complaint?

We have adopted the FCA's definition of a complaint which is as follows:

*'Any oral or written expression of dissatisfaction, whether justified or not, from, or on behalf of, a person about the provision of, or failure to provide, a financial service, claims management service or a redress determination, which alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience.'*

### Our Complaint Handling Principles

Our complaint handling process is guided by the following principles:

- a) Fairness, Impartiality, and Respect: We treat all customers with fairness, impartiality, and respect throughout the entire complaint resolution process.
- b) Accessibility and Clarity: We ensure that our complaints procedure is accessible, easy to understand, and available in multiple formats if required, accommodating the diverse needs of our customers.
- c) Responsiveness and Updates: We acknowledge complaints promptly and provide timely updates to customers, ensuring they are well-informed about the progress of their complaint and any actions being taken.

d) Transparency and Communication: We maintain open and transparent communication with customers, providing clear explanations and updates regarding the complaint investigation and resolution process.

e) Ownership and Resolution: We take ownership of complaints and strive to resolve them promptly and to the complete satisfaction of the customer.

### **Submitting a Complaint**

Customers can submit a complaint in the following ways:

a) Face to Face: Customers can register their complaint in person at the dealership

b) Written Complaints: Customers can submit complaints in writing via email or by post to our designated complaints contact.

c) Verbal Complaints: Customers can lodge a complaint by calling our customer service helpline. Our staff will assist customers in documenting and resolving their complaint.

To submit a complaint about any aspect of our service, please use the following contact details:

Telephone: 0204 5173011

Email: [info@mercofenfield.co.uk](mailto:info@mercofenfield.co.uk)

By Post or in person: Merc of Enfield Ltd, 7 Gladbeck Way, Enfield, EN2 7FG.

We commit to accepting complaints from customers by any reasonable means that the customer wishes to lodge the complaint. For example, should a customer lodge their complaint by text message, we will ensure that it will be referred to the appropriate person for review and response.

### **Complaint Handling Process**

Upon receiving a complaint, we will follow the below process:

a) Acknowledgement: We will acknowledge the receipt of the complaint in writing within 48 hours of receiving the complaint.

b) Investigation: We will conduct a thorough and impartial investigation into the complaint. This may involve gathering relevant information, reviewing documents, and speaking with other parties involved.

c) Summary Resolution: We will aim to resolve the complaint as quickly as possible. If a resolution can be reached within 3 business days, we will provide the customer with a summary resolution. If the customer is not satisfied with our summary resolution after 3 days they can contact the Financial Ombudsman Service using the details below. The customer must contact the Financial Ombudsman Service within 6 months of our summary resolution. We may waive this time limit in exceptional

circumstances, outside of the customer's control and that have had a significant impact on their ability to refer the complaint to the Financial Ombudsman Service within the usual timeframe. If the investigation requires more time, we will provide the customer with regular updates on the progress and an estimated resolution timeframe, which can be up to 8 weeks. Whilst we try to close any complaint before this 8-week time frame, we do need to make you aware we do have this time.

d) Communication: We will maintain regular (at least every 2 weeks) and clear communication with the customer throughout the complaint handling process, keeping them informed of the progress and any actions taken.

e) Final Response: Our maximum time limit to provide a final response to the customer complaint is 8 weeks. Once the investigation is complete, we will provide the customer with our final response, by their preferred communication method, that outlines the outcome of the investigation, any remedial actions taken, and any redress or compensation offered, if applicable. If the customer is not satisfied with our final response after 8 weeks, or if we do not provide a final response within 8 weeks of the complaint being lodged, they can contact the Financial Ombudsman using the details below. The customer must contact the Financial Ombudsman Service within 6 months of our final response. We may waive this time limit in exceptional circumstances, outside of the customer's control and that have had a significant impact on their ability to refer the complaint to the Financial Ombudsman Service within the usual timeframe.

We will fully cooperate with the Financial Ombudsman Service throughout their process.

Financial Ombudsman Service

W: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

T: 0800 023 4567

P: Exchange Tower, Harbour Exchange, London, E14 9SR'

f) Time Barring: If we receive a complaint from a customer which is outside the time limits for referral to the Financial Ombudsman Service, we may reject the complaint without considering the merits. We will explain this to the customer in our final response.

### **Complaint Forwarding**

We will notify the customer that the complaint involves another firm and explain the reason for forwarding it. We will clarify that we will pass on the complaint to the relevant firm to ensure it is properly addressed.

We will collect all relevant details and documentation relating to the complaint including records of conversations, agreements, contracts and any other evidence that can help in understanding the nature and circumstances of the complaint.

We will then forward the complaint to the firm or firms believed to be solely or jointly responsible for the issue, providing them with all the relevant information and supporting documents. We will maintain a record of the date and method of forwarding the complaint.

In cases where joint responsibility exists between our firm and another firm we will retain oversight of the complaint and ensure that our responsibilities are fulfilled. We will clearly explain to the

customer how responsibility is shared and what actions each firm will be taking to resolve the issue. We will collaborate with the other firm to coordinate responses, share relevant findings, and work toward a unified resolution where appropriate. We will remain actively involved in the process and ensure that the customer receives consistent communication and fair treatment throughout the handling of their complaint.

We will keep the customer informed about the progress of their complaint, including any actions taken or responses received from the other responsible firm. We will ensure that the customer understands the roles and responsibilities of both our firm and the other firm.

We will regularly follow up with the other responsible firm to track the progress of the complaint and will request updates on their investigation, actions taken and proposed resolutions. We will maintain records of all communication and interactions with the other responsible firm.

If necessary, we will coordinate and liaise with the other responsible firm to gather additional information or provide further clarification on the complaint. We will be prepared to work collaboratively to ensure a fair and efficient resolution for the customer.

Once a resolution is reached or a response is received from the other responsible firm we will provide a prompt and comprehensive response to the customer, explaining the outcome of the investigation, any proposed remedies or redress and any next steps that may be required.

### **Staff Training and Support**

All staff will be trained on the importance of paying attention to customer feedback, verbal and non-verbal cues and expressions of dissatisfaction. Staff will be encouraged to proactively ask customers if they have any concerns or issues that need to be addressed.

Staff will be trained on the different types of complaints that customers may raise, such as loan application rejections, pricing disputes, delays in processing, misleading information, or poor customer service and will guide staff to understand the potential reasons behind each type of complaint.

We will ensure that staff are well versed in our internal policies and procedures for complaint handling. This includes understanding the escalation process, documentation requirements, and any specific steps to follow when a complaint is identified.

We will emphasise the importance of accurate and detailed documentation of complaints. Staff will be trained on how to record relevant information, including a clear description of the issue and any relevant supporting evidence.

We will prepare staff to handle difficult or escalated complaint situations with confidence and professionalism. This will be done by providing scenarios or role-playing exercises to simulate challenging interactions and teach staff how to remain calm.

We will encourage staff to provide feedback on complaint handling processes and share their experiences and lessons learned. This is to foster a culture of continuous improvement by reviewing and updating complaint handling procedures based on staff insights and customer feedback.

## **Record-Keeping**

We will maintain detailed records of all complaints received, including the nature of the complaint, steps taken for investigation, and the outcome. These records will be retained for 3 years and will be used for internal monitoring, regulatory compliance, and continuous improvement of our products and services.

## **Regulatory Reporting**

We will report our customer complaints to the FCA as part of our reporting requirements to the FCA.

## **Review and Continuous Improvement**

On a monthly basis we collate management information on our complaints and will review our complaints handling process to ensure its effectiveness and make improvements where necessary.

We will review all complaints for the previous month, identifying complaint trends, patterns, and areas for improvement. We will also review all feedback received from customers in relation to complaints and take this into account when identifying areas for improvement.

Root cause analysis will be completed on recurring problems and we will implement changes where necessary to facilitate improvement in the area concerned whilst also considering whether such root causes may affect other processes within the business that were not directly complained about and making the necessary amendments to processes and policies where appropriate in order to prevent future complaints.

We will develop action plans to address any gaps or deficiencies discovered during the monthly audit and ensure that corrective measures are implemented promptly and effectively in order to facilitate continuous improvement.

Where the firm identifies, through complaints received, that other customers may have suffered harm we will take the following action:

- Make the immediate necessary changes to the process which has led to the customer harm to prevent further harm to other customers.
- Conduct a thorough investigation to understand the nature and extent of the harm suffered by the other customers. This may involve reviewing customer records, interactions and internal processes.
- Reach out to the effected customers and offer an apology for any inconvenience, misunderstanding or dissatisfaction they may have experienced and if appropriate make an offer of redress. Where required or appropriate, agree actions to rectify the harm caused.

### **Communication and Awareness**

We will effectively communicate this bespoke Complaints Policy to all our staff members, ensuring they understand their roles and responsibilities in the complaint handling process. Additionally, we will make this policy readily available to our customers through our website, customer communications, and any other appropriate channels.

### **Compliance Monitoring**

We will monitor our compliance with this policy, including the timeliness and effectiveness of complaint handling, through regular reviews and internal audits. Any identified non-compliance will be promptly addressed, and necessary corrective actions will be taken.

This Complaints Policy reflects our commitment to addressing customer complaints in a fair, transparent, and efficient manner. We strive to learn from complaints to continuously improve our processes, products, and overall customer experience, in accordance with the FCA's consumer duty standards.