

Lancashire Community Finance (IPS) Ltd

Lancashire Community Finance Trust Ltd

Complaints Policy

How can I submit my complaint?

We are committed to treating our customers fairly and we investigate all complaints fully and impartially, in line with our complaints policy.

Complaints may be made verbally (informal) or in writing (formal).

Informal complaint

If an informal complaint cannot be addressed on the day it is made we will acknowledge the complaint in writing on the day of receipt. Our letter will include the date by which the Complainant will receive a response.

Formal Complaint

Formal Complaints should be addressed to

Sionna Glover
Lancashire Community Finance
4 Fleet Street
Preston
PR1 2UT
01772 205033
Email sionnaglover@lancashirecommunityfinance.co.uk

All complaints should include:

- Contact details of the Complainant (Including postal and e-mail addresses).
- The subject of the complaint
- Information or evidence regarding the alleged breach.

A formal complaint should be made within three months of the Complainant becoming aware of the breach. A letter of acknowledgement will be issued on day one stating when the complainant will receive a response.

Anonymous complaints will not normally be accepted, but may be investigated and acted upon at the discretion of Lancashire Community Finance.

How we will handle a complaint

We will acknowledge receipt of the complaint on the day it is received. If the details of the complaint are not clear or we need additional information from the complainant, the complainant will be asked to provide further details before the investigation can start.

The complaint will be investigated by the nominated officer within four weeks of receipt and a written response will be given to the complainant following this investigation, however, if the complaint is complex we may need further time to investigate it fully and if this is the case we will advise the Complainant of the timescale in writing.

When the complaint has been fully investigated, a formal response will be sent to the complainant. The complainant will be advised that they have the right to register their complaint with the Financial Ombudsman regardless of the outcome with Lancashire Community Finance. A FOS complaints leaflet will be posted to the customer.

Where the complainant is not satisfied with the outcome of the complaint, or if financial loss or a serious breach of Lancashire Community Finance's regulations has occurred, the complaint will be referred to a manager for review.

In the event that the complainant is not satisfied with the formal response from a manager, the Chair of the Board of Lancashire Community Finance will be provided with all background and relevant information to undertake a review and a final response will be communicated within 28 days.

Start Up Loans

Where the complaint relates to a Start Up Loan, the Lancashire Community Finance Complaints Policy should be followed and the complaint should only be escalated to Start Up Loans where it has not proved possible to solve it at local level.

If the complainant does not accept the final outcome of Lancashire Community Finance they may direct their complaint in writing to the Start Up Loans Company.

By email: customerservices@startuploans.co.uk

By post: FAO Investigation Officer
The Start Up Loans Company
PO Box 70193
London
WC1A 9JQ