

Complaints Procedure

Bear Credit Limited aims to provide our customers with the highest standards of service. If our service fails to meet your requirements, we will endeavour to find a resolution.

The definition of a complaint:

'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, which:

- a) Alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience; and
- b) Relates to an activity of our firm, or of any other firm with whom we have some connection in marketing or providing financial services or products, which comes under the jurisdiction of the Financial Ombudsman Service.

What Complaints we can and can't deal with

We can only handle complaints about the work, staff and levels of service provided by our company.

We can't deal with:

Complaints regarding the conduct or service of a specific finance company.

Complaints regarding equipment you have purchased.

In the event your complaint relates to one the above we will, where possible provide you with details of how to contact them directly.

Complaints about Bear Credit Limited

At first, we advise that you speak to the person who handled your transaction, as this is usually the quickest way to resolve a problem. If you are still not satisfied, you can call head office on 01502 473319 (lines are open from 9.00am to 5:00pm Monday to Friday, excluding bank holidays). If that doesn't solve the problem, you can make a formal complaint to our Complaints Manager.

Complaints Manager Contact Details

Telephone: 01502 473319

Address: Bear Credit Limited, Office 5, 46 Pinbush Road, Lowestoft, Suffolk, NR33 7NL

Email: james@bearcredit.co.uk

Customer Complaint Procedures

- 1) We aim to resolve a complaint by close of business the following business day of its receipt. This will still be investigated competently, diligently, and impartially; be assessed fairly, consistently and promptly; and all relevant factors will be taken into account.
- 2) If we are unable to resolve your complaint the following business day, we will send you a written acknowledgement within five working days of receiving your complaint. The acknowledgement letter will outline the result of the investigation if this has been completed.
- 3) If the investigation has not been completed, the acknowledgement letter will confirm that we will: -
 - a) Provide you with regular updates on our progress. You may contact us at any stage.
 - b) Advise you that if our investigation has not been completed within 8 weeks of our receipt of the complaint, we will write to you informing you why we are not yet in a position to resolve your complaint. If you are not satisfied with our progress, you may refer the matter to the Financial Ombudsman Service. A copy of the Financial Ombudsman Services standard explanatory leaflet will be issued with the week 8 response letter.
 - c) Advise you that on completion of our review, we will write to you informing you of the outcome.

Following the completion of the investigation, we will issue a written Final Response letter to you. The Final Response letter will be fair, clear, and not misleading and will provide you with: Details of the investigation. The outcome of the investigation. If relevant, any offer of remedial action(s) or the appropriate level of redress (or both), and the basis of calculation.

Investigating A Complaint

The investigation will include, as a minimum:

A review of the relevant client file.

Consider any information and /or documents submitted by you. If necessary, a request for any additional information; and Contact with the relevant provider(s), if relevant.

If you are not satisfied with our decision and you are a private individual, firm, charity, or organisation with less than a £1,000,000 turnover, you can refer the matter to the Financial Ombudsman Service at:

The Financial Ombudsman Service South Quay Plaza 183 Marsh Wall London E14 9SR

If you refer your complaint to the Financial Ombudsman, this should be referred as soon as possible after our final response and within six months.

Before you refer the matter to the Financial Ombudsman, you may contact them to discuss whether your complaint is within their jurisdiction on 0800 023 4 567 or you can visit their website www.financial-ombudsman.org.uk