Rural Finance Ltd and Rural & Commercial Finance Ltd is committed to providing a high quality of service. We acknowledge that it may not be perfect for every individual, so we have set up the following complaints procedure.

All complaints received will be investigated with FCA principle of Treating the Customer Fairly in mind.

## **Verbal complaints**

If you would like to make a verbal complaint call us on 01978 660360 or contact your Appointed Representative.

The Compliance Officer will log your complaint.

Once the complaint has been logged, we will acknowledge it in writing, the letter will also inform the you that Rural Finance Ltd and Rural & Commercial Finance Ltd will aim to investigate and respond within 10 working days however if it takes longer we will keep you updated.

The complaint must be dealt with within 8 weeks. If there are mitigating circumstance holding up the complaint we MUST respond in writing to you informing them of what is holding the complaint up. This letter is called a final response letter, we will also supply you with The Financial Ombudsman's details in case you require further advice or are unhappy with the handling of their complaint.

## **Written Complaints**

Please email your complaint to <a href="mailto:compliance@rural-finance.co.uk">compliance@rural-finance.co.uk</a> or in the post to 5 Wilkinson Court, Wilkinson Business Park, Wrexham, LL13 9AE

This will be passed immediately to the Compliance Officer.

The Compliance Officer will log the complaint.

Once the complaint has been logged, we will acknowledge the complaint in writing, the letter will also inform you that Rural Finance Ltd and Rural & Commercial Finance Ltd will aim to investigate and respond within 10 working days however if it takes longer we will keep you updated.

The complaint must be dealt with within 8 weeks. If there are mitigating circumstance holding up the complaint we MUST respond in writing to you, informing them of what is holding the complaint up. This letter is called a final response letter, we will also supply you with The Financial Ombudsman's details in case you need further advice or are unhappy with the handling of their complaint.

All records of any complaints will be kept on file for a minimum of 7 years.

## The Financial Ombudsman Service

The Financial Ombudsman Service are entirely independent, and service is free of charge to consumers

Address - Exchange Tower, London, E14 9SR

Helpline - 0800 023 4 567

Email - complaint.info@financial-ombudsman.org.uk

Website - www.financial-ombudsman.org.uk