

## COMPLAINTS PROCEDURE

Debt Regret are fully authorised and regulated by the Ministry of Justice in respect of regulated claims management activities.

Our registration can be verified by visiting [www.claimsregulation.gov.uk](http://www.claimsregulation.gov.uk)

We will endeavour to provide you with the most efficient and effective service within the sector, however, if you feel that you have a grievance with the service or any individual connected to the company you may of course raise a formal complaint.

Our complaints handling procedure is listed below:

1. You may make your complaint by letter, telephone, or e-mail. Please include your reference number on the correspondence if your complaint is in written form.
2. We will send you a written, or electronic, acknowledgement of a complaint within 5 business days of receipt identifying the person who will be handling the complaint for the business. Wherever possible that person will not have been directly involved in the matter which is the subject of the complaint, and will have authority to investigate and bring the complaint to a conclusion.
3. Within four weeks of receiving a complaint, we will send you either:
  - a) a final response which clearly addresses the complaint; or
  - b) a holding response, which explains why we are not yet in a position to resolve the complaint and indicates when we will make further contact with you.
4. Within eight weeks of receiving a complaint we will send you either:
  - a) a final response which clearly addresses the complaint; or
  - b) a response which:
    - i) explains why we are still not in a position to make a final response, giving reasons for the further delay and indicating when we expect to be able to provide a final response; and
    - ii), informs you that you may refer the handling of the complaint to the Claims Management Regulator if you are dissatisfied with the delay.
5. Where we decide that redress is appropriate we will provide you with fair compensation for any acts or omissions, for which we are responsible, and will comply with any offer of redress which you accept. Appropriate redress will not always involve financial redress.
6. If you are not satisfied with our response, or if a complaint is not resolved after eight weeks, you may refer the complaint to:

Claims Management Regulator  
PO Box 7824  
Burton on Trent  
Staffordshire  
DE14 9DP

