

Complaints Information for Customers who have purchased a Product using our Finance Facilities

Complaints Officer Contact Details

Name: Steve Adlington

Telephone: 0333 2226800

Address: Bensons for Beds, Third Floor, The Globe Centre, 1 St James Square. Accrington BB5 0RE

E-mail: enquiries@bensonsforbeds.co.uk

How Bensons for Beds Retail Ltd handles complaints for customers who have purchased a product using our finance facilities

We aim to provide a very high standard of service to every client. It is important to us that all complaints are resolved as quickly as possible and to the complete satisfaction of our clients.

Any complaint, verbal or written, will be referred to our Complaints Officer at the earliest opportunity or to a member of the senior management if the Complaints Officer is unavailable. Our Complaints Officer is responsible for ensuring that we thoroughly investigate any complaints.

On receipt of a complaint we will:

- Acknowledge the complaint promptly
- Make contact to seek clarification on any points where necessary
- Fully investigate the complaint
- Discuss with you our findings and proposed response

We are an Appointed Representative of Product Partnerships Limited (FRN: 626349). Therefore, you have the option of referring your complaint to our principal on the contact details provided below.

Contact Details:

Address: Product Partnerships Ltd, Second Floor, Atlas House, 31 King Street, Leeds, LS1 2HL

Telephone: 01274 921234

Email: info@productpartnerships.com

Adviser, Provider or Quality of Goods

Clients often express dissatisfaction to their adviser about the product provider, or the quality of the goods. We will need to establish whether your complaint relates to the advice given, the adviser's service, the service or performance of the finance product provider, or the quality of the goods. If unclear, this must not delay investigation and we will proceed with our own investigation.

If the complaint is about another party, we will refer details of the complaint to the third party and confirm this course of action to you in writing.

Investigation

The Complaints Officer will establish the nature and scope of your complaint having due regard to the Financial Conduct Authority's (FCA) direction:

- Deal with complaints promptly and fairly
- Give complainants clear replies and, where appropriate, fair redress

Complaints settled within three business days – Informal Complaints Process.

Complaints that can be settled to your satisfaction within three business days can be recorded and communicated via an informal process.

If a solution to your complaint is proposed and you indicate your acceptance, we will promptly send you a **Summary Resolution Communication**, being a written communication from us which:

- (1) refers to the fact that you have made a complaint and informs you that we now consider the complaint to have been resolved to your satisfaction; and
- (2) will tell you that, if you subsequently decide that you are dissatisfied with the resolution of the complaint, you may be able to refer the complaint back to us for further consideration or alternatively refer the complaint to the Financial Ombudsman Service.

In addition to sending you a **Summary Resolution Communication**, we may also use other methods to communicate the information where:

- (1) We consider that doing so may better meet your needs; or
- (2) We have already been using another method to communicate about the complaint.

Complaints which cannot be resolved within three business days

Where the Complaints Officer judges that your complaint cannot be resolved within three business days, or they were unable to resolve your complaint in this period, the formal FCA complaints procedure will be followed. This process requires that we:

- Send you an initial response letter within five days of receiving your complaint, or immediately on realising the informal complaints handling process will not reach a resolution;
- Provide you with details of our complaints handling procedures;
- Fully investigate the complaint and, where necessary, make contact with you to seek clarification on any points;
- Send you a final response letter as soon as possible, but no later than eight weeks after receiving the complaint, detailing how your complaint has been resolved and if any redress will be offered.

Final response

Our final response letter will set out clearly our decision and the reasons for it. If any financial redress is offered, a clear method of calculation will be shown, and it will be paid promptly and in full.

We will include details of the Financial Ombudsman Service (FOS) in our final response. If you are not satisfied with the outcome, you may be eligible to refer your complaint to FOS. You must refer the matter to FOS within six months of the date of this letter or the right to use this service is lost.

If we cannot resolve the complaint within eight weeks:

While we would always aim to complete an investigation within eight weeks, if, for any reason, our investigation is not concluded within this period, our Complaints Officer will write to you again. We will inform you of the reasons for the further delay and advise that, if you are not satisfied with our progress, you may be entitled to refer your complaint to the Financial Ombudsman Service.

Analysis

A root cause analysis may be undertaken by us and this will be recorded with the appropriate action having been taken. This analysis will ascertain whether any of our processes and procedures need to be changed to ensure customers are always treated fairly, and whether any other customers have been adversely affected by the same issues.

Closing a complaint

Where we receive confirmation from you that you are satisfied with the findings of the investigation and any resolution we have proposed, your complaint will be considered closed.

Where no confirmation has been received from you within four weeks of our final response letter, your complaint may also be considered closed.

Financial Ombudsman Service (FOS)

It is our policy to treat all customers the same, however, only eligible complainants may refer their complaint onto the Financial Ombudsman Service (FOS). Eligible complainants are legally defined and have additional rights in law that we must acknowledge and adhere to.

Eligible complainants are:

- A consumer
- Companies within the definition of a microenterprise
- Charities with an annual income of under £6,500,000
- Trustees of a trust with assets of under £5,000,000
- A small business (only an eligible complainant if the conduct took place after the 1st April 2019)
- A guarantor

The Financial Conduct Authority complaints rules apply to complaints:

- made by, or on behalf of an eligible complainant;
- relating to regulated activity;
- involving an allegation that the customer has suffered, or may suffer, financial loss, material distress or material inconvenience;

We will always co-operate fully with the FOS in resolving any complaints made against us and agree to be bound by any awards made by the FOS.

The contact details for FOS are:

Address: The Financial Ombudsman Service, Exchange Tower, London E14 9SR

Telephone: **0800 023 4567** (free for most people ringing from a fixed line)
0300 123 9123(cheaper for those calling using a mobile)
+44 20 7964 0500 (if calling from abroad)

Email: complaint.info@financial-ombudsman.org

Website: www.financial-ombudsman.org