

OUR COMMITMENT TO YOU

At Engage Credit each of our customers is important to us, and we believe you have the right to a fair, swift and courteous service at all times.

We welcome your feedback as it gives us the opportunity to put the situation right, restore your faith in Engage Credit and improve our customer service in the future. We will provide you with full information at the outset on how to make a complaint and what to do if you are unhappy with our response.

We manage complaints to Financial Conduct Authority ("FCA") regulatory standards and comply with Treating Customers Fairly guidelines. Please feel free to contact us on 0333 014 2046 if you have any questions.

INTERNAL COMPLAINTS PROCEDURE

These guidelines have been produced to explain how we will deal with your complaint in the event that our service falls short of your expectations. If we are unable to resolve your complaint straight away, we will acknowledge your complaint in writing within 5 working days of receipt.

We take your complaint seriously and will investigate each of your concerns thoroughly, in a fair and impartial manner.

Our aim will be to resolve your complaint as quickly as possible and we may contact you to obtain further information and keep you updated on progress on a regular basis.

We will explain our position clearly and in easily understandable language ensuring that we reply to each point that you have raised.

In most cases you will receive a Final Response within 4 weeks of us receiving your complaint. However, in the unlikely event that we have been unable to complete our investigation and provide a response within 4 weeks, we will write to you with an update, explaining the reasons for the delay, along with details of when you can expect to receive our response.

If you remain dissatisfied or in the unlikely event of us not issuing our Final Response within 8 weeks, you have the option to refer the matter to the Financial Ombudsman Service.

Should you wish to refer your complaint to the Financial Ombudsman Service (which must take place within 6 months of receiving our Final Response), the relevant contact details are:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone 0800 023 4567 or 0300 1239123
Email: complaint.info@financial-ombudsman.org.uk
Website: financial-ombudsman.org.uk

The Financial Ombudsman Service will only be able to consider your complaint after you have either received our final response or eight weeks have elapsed since your complaint was received, whichever is the earlier.

You may also have the right to make a complaint to the Information Commissioner's Office (ICO), which enforces data protection laws, if your complaint relates to your personal data. You can contact the ICO via their website <https://ico.org.uk/> or by contacting them on 0303 123 1113.