

CARZAM CUSTOMER COMPLAINT RESOLUTION - CODE OF PRACTICE

1 WE'RE LISTENING

At Carzam, we aim to give you the best customer service possible.

We use customer feedback to make continuous improvements to our services, processes and products so that you get the very best experience possible.

However, sometimes things don't go to plan. So if you feel we've fallen short of providing you with the best experience then please let us know as soon as possible so that we can put things right.

This Code lets you know how to go about making a complaint and what to expect. It also tells you your options to escalate a complaint, if you need to. It covers the vehicle, finance and all associated products and service provided by Carzam.

2 MAKING A COMPLAINT

If you have a complaint, we've set out our formal internal complaint's procedure below. We are fully committed to addressing all complaints, fully and fairly, and in a reasonable timeframe.

We prefer to resolve complaints by telephone or email – but if you'd prefer to receive a response in writing, then please ask.

3 HOW TO GET IN TOUCH

We would recommend in the first instance to check our website carzam.co.uk which includes a **frequently asked questions** section that can resolve many common queries or questions as well as a live chat function.

If you require further assistance then there are 3 easy ways to get in touch. So we can get back to you sooner, let us know details like your vehicle registration number, name, and contact number when you contact us.

By phone	0203 983 3455
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By Email	customersupport@carzam.co.uk
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By post	
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It's not as quick, but if you'd prefer to send us a letter, you can write to us at:

Customer Support, Carzam,
Samson House, Morley Way,
Peterborough PE2 7BW.

Your letter will be acknowledged within 48 hours of receipt.

We will try our best to resolve your complaint during your initial phone call or email.

However, where this is not possible, we will agree a course of action with you and provide you, where possible, with clear timeframes and next steps for the resolution of your complaint.

4 HOW WE WILL RESOLVE YOUR CONCERNS

We will use the following process to address your complaint:

- a. Our dedicated Customer Support team will try to resolve your concerns as soon as possible, usually before the end of the next working day. If this isn't possible we will contact you within 5 working days to explain what we are doing and when you can expect a resolution.
- b. Within 8 weeks we will call or write to you either with a final response advising you of our findings, or an update on our investigations and confirmation of when we expect to be able to provide a final response, if appropriate.
- c. In our final response letter we will indicate whether in our view your complaint may be suitable for consideration by the Financial Ombudsman Service or Alternative Dispute Resolution Service.

5 IF YOU REMAIN DISSATISFIED

When we receive your complaint, we'll aim to resolve it to your complete satisfaction. If a complaint is not resolved to your satisfaction you can ask to escalate the issue to a manager. A manager may be available to speak to you immediately or they may call you back at a time that suits both of you.

In the event that a manager has to call you back, you can help us by letting us know which daytime and evening contact numbers work best for you.

6 COMPLAINT REFERRAL

We aim to resolve all complaints fairly. However, if you're unhappy with our final response or we've taken over 8 weeks to resolve your complaint you have the right to escalate this.

We will let you know in your final response which options are open to you to refer your complaint for an independent review and as appropriate in your circumstances.

Please note If you are eligible to refer your complaint to the Financial Ombudsman Service, this must be done within 6 months of our final response letter.

To check if you're eligible to use this service and for more information about this process please visit www.financial-ombudsman.org.uk/businesses/complaints-deal/consumer-credit/car-finance

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone: 0300 123 9123

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

For non regulated complaints we are required to provide the details of an Alternative Dispute Resolution ("ADR") service in our final response and we will let you know if we regard your complaint as suitable for ADR.

ADR Service
TBC

7 VEHICLES PURCHASED ON FINANCE

If you have purchased a car using a finance agreement, then you have the right to escalate your complaint to your finance company for resolution. Our finance partner details are as follows:

Motonovo | customer.motonovofinance.com/help-and-support/who-should-i-complain-to

8 FURTHER ADVICE

For further advice on your rights you may find the following contacts useful.

Citizens Advice Bureau | <https://www.citizensadvice.org.uk/>

Consumer Rights Act 2015 <https://www.legislation.gov.uk/ukpga/2015/15/contents/enacted>