



Complaints

At Secure Recoveries we always try to deal with customers fairly and openly. We know that customers find themselves in debt for all sorts of reasons and we want to do whatever we can to help. This includes making our communications straightforward and easy to understand and being fair when agreeing repayment arrangements.

However we also know that things don't always go to plan and customers can be left feeling frustrated or dissatisfied.

If you feel that we have let you down or acted unfairly in any way, please let us know. We promise to do all that we can to put things right and if any error on our part has left you out of pocket, we will put that right.

If you want to complain you can do so by:

- Calling 0131 603 5777
- Sending an e-mail to us at complaints@securerecoveriesltd.com
- Writing to us at Complaints, Secure Recoveries Ltd PO Box 7729 Rushden NN10 1BL

All complaints will be dealt with by our Manager and notified to our Compliance Team.

We will respond to every complaint in writing, even if we have given you an answer by phone. In our written response we will tell you that we have received your complaint and ask you for more information, if we need it, to investigate the issue and tell you how soon we expect to get back to you.

Once we have completed our investigation we will send you a letter with the outcome of our investigation and our decision on the complaint. If we have accepted your complaint, we will tell you what we have done or expect to do to put matters right for you.

If we have not upheld your complaint, we will tell you why and provide you with details of how you can take the matter further.

We are authorised by the Financial Conduct Authority and as such, are subject to the Financial Ombudsman Service rules. If you still feel dissatisfied after we have dealt with your complaint, you can raise the issue with the Financial Ombudsman Service, which is a free and independent service run by the government. You can find information about FOS at <http://www.financial-ombudsman.org.uk/>. You can write to them at The Financial Ombudsman Service, Exchange Tower London E14 9SR or ring them on 0800 023 4567. We will always abide by the decision of the Ombudsman.