



CRYSTAL COLLECTIONS^{ltd}

SECURED ASSET COLLECTIONS

Complaints Policy

Crystal Collections Limited provides a service solely to lenders but in providing that service we often contact their customers. Should any customer of any lender have any issue with any part of our service then they have the right to make a complaint. We are authorised and regulated by the Financial Conduct Authority and we must follow their regulations when dealing with complaints.

Our dedicated complaint handler is Mr Rhys Hellen, who is the Managing Director of the firm, but rest assured that you can raise your concerns with any of our employees.

If you wish to make a complaint you can contact us by the following methods:

Telephone: 01277 20 20 10

Email: complaints@crystalcollections.com

Post: Complaints department (FAO Mr Rhys Hellen - Compliance Manager), Crystal Collections Limited, Unit 24, Mold Business Park, Wrexham Road, Mold, Flintshire. CH7 1XP.

When your complaint is received, you will receive an acknowledgement and further information about our complaint process, including what happens next.

All complaints are taken seriously, that is why a Senior Manager of our company handles them. When we receive a complaint, it is thoroughly investigated and, wherever possible, we will try to resolve your issue within three working days. If that is not possible, then we aim to resolve the matter as soon as possible, certainly before 8 weeks have elapsed.

If your complaint involves the actions of your lender then we will share the details of your complaint with them, and they will respond to you separately in line with their own complaint handling procedures. We inform the lender of any complaint we receive from their customers.

Acknowledgement of your complaint will be either verbally, or in writing (which could be via email). You will then be told of your rights and our procedure, we will indicate when we feel we will be able to come back to you with our findings, which is called our Final Report.

Once you receive our Final Report, and probably after discussion/s with you we hope that we will have answered the issues you raised and resolved the problem to your satisfaction. If you feel that we have not satisfactorily handled your complaint then within six months of receiving our Final Report, you can approach the Financial Ombudsman Service, whose contact details are below. The Ombudsman is a free mediation service, and they will contact us to in order to understand what has taken place. Their decision is final, and we abide by all decisions made by the Ombudsman.

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Call: 0800 023 4567
Email: complaint.info@financial-ombudsman.org.uk