

COMPLAINT HANDLING PROCESS

INTRODUCTION

Bluestone Credit Management (“BCM”) is a professional credit management organisation. We are authorised and regulated by the Financial Conduct Authority and are members of the Credit Services Association.

We believe that you have the right to a fair, swift and courteous service at all times. Should you feel however that you wish to make a complaint about any aspect of the service you have received from us you can do so by following this procedure.

HOW TO FORWARD YOUR COMPLAINT TO US

You can send your complaint to us in writing:

EMAIL

You can email your complaint to **complaints@bluestonecm.co.uk**

POSTAL

You can write to us with your complaint:

Compliance Officer
Bluestone Credit Management Limited
Westfield House
60 Charter Row
Sheffield
S1 3FZ

PHONE

You can of course contact us by phone by dialling 0114 231 7424.

HANDLING YOUR COMPLAINT

Once we have received your complaint we shall deal with it promptly, effectively and in a positive manner as detailed below.

1. We will acknowledge receipt of your complaint within 5 working days
2. We will fully investigate your complaint and do all we can to send you a final response within 28 days of receipt of your complaint
3. In the event that we are unable to provide you with a final response within this time we will send you an update and aim to send the final response within 8 weeks of receipt of your complaint
4. Where we are unable to provide you with a final response within this time frame we will write to you explaining why and advise you when you can expect a final response
5. If more than 8 weeks from the date of your complaint have passed and you haven't received a final response, or you are dissatisfied with the final response you have received (at any stage of the process) you can write to: Financial Ombudsman Service (FOS), Exchange Tower, London, E14 9SR. **Please note you must refer your complaint to the Financial Ombudsman within 6 months of the date on the final response. We enclose a FOS leaflet with our final response.**