



<b>Complaints Policy</b>	
Policy prepared by	Kaye Crittell
Approved by board on	12/10/16
Version and date	V4 April 2016
Next review date	April 2017

This policy is designed to ensure that we treat all customers fairly, in line with our Treating Customers Fairly Policy. The information below sets out the complaints process to be followed by clients of Let's Do Business Group (LDBG) who believe they have a grievance with the company.

LDBG is committed to ensuring that all complaints are investigated fully and impartially and with due consideration for confidentiality. Our complaints policy is clear and transparent and we aim to treat customers fairly.

### **How Can I Submit My Complaint?**

Once a customer has expressed that they wish to make a formal complaint, they will be asked to put their complaint in writing and post or email it to the following details:

By email to: [loans@ldbgroup.co.uk](mailto:loans@ldbgroup.co.uk) (or [info@ldbgroup.co.uk](mailto:info@ldbgroup.co.uk) if the complaint is not related to a consumer regulated product)

By post to: FAO LDBG Compliance Officer

Let's Do Business Group  
8<sup>th</sup> Floor Ocean House, 87-89 London Road  
St Leonards-on-Sea, East Sussex, TN37 6LW

Any complaint made under this policy should include:

- Contact details of the Complainant (including postal and e-mail address).
- The subject of the complaint.
- Information and evidence regarding the complaint.

Anonymous complaints will not normally be accepted but may be investigated where possible and will be acted upon at the Company's discretion.

Complaints should also be made within three months of the Complainant becoming aware of the grounds for a complaint.

## **How We Will Handle Complaints**

As soon as a complaint has been received, we will acknowledge receipt within 3 working days.

We will also clearly state that a final response will be communicated to the Complainant within 8 weeks from receipt of the complaint. A date will be given in the acknowledgment.

If the details of the complaint are not clear and concise and there is ambiguity about what the subject matter is, the Complainant will be asked to clarify the points of their complaint before the investigation can start.

At this stage, we will also ask the Complainant to provide any supporting evidence they wish us to take into consideration when investigating the complaint.

Where the customer is making a Subject Access Request (SAR), as part of their complaint, this will be treated in accordance with the Information Commissioner's Office Guidelines.

We will promptly acknowledge and fulfil the request within 40 days.

## **Complaints against Head Contractors/Sponsors**

Should it be quite clear at this stage, that the complaint being made is a matter for the Head Contractor/Sponsor e.g. Start Up Loan Company (SULCo) to assess and action through their own complaints process initially, the Complainant will be asked to contact them directly to register their complaint.

Where a customer is in arrears and the loan has been outsourced to an external agency to collect, any complaint made here which relates to the original activity between the Delivery Partner and the Complainant, will be dealt with by the Head Contractor/Sponsor.

## **Resolving Complaints**

Stage 1- Formal Response:

The complaint will be handled by the LDBG Compliance Officer and any further evidence submitted by the complainant will be taken into consideration during the investigation and where necessary further details will be obtained from relevant parties (e.g. SULCo).

Once a complaint has been fully investigated, a formal response will be communicated to the Complainant. Where the complaint relates to a consumer regulated loan, the Complainant will also be advised that they have the right to approach the Financial Ombudsman (FOS) and register their complaint regardless of the outcome with LDBG. A FOS complaints leaflet will also be posted to the customer.

The above formal response will be carried out within the first four weeks of receiving the complaint.

The Complainant will be given the chance to progress their complaint to Appeal if they are not satisfied with the decision in our formal response.

## Stage 2 – Appeal Process:

If the Complainant is not satisfied with the outcome of our formal response, their complaint will be re-assessed by the Chief Executive or Deputy Chief Executive, whichever was not involved in the original decision (in exceptional circumstances the Appeal may be considered by the LDBG Chairman, or other Director at the discretion of the Board). The Complainant will be advised if there is a need to bring in an external mediator due to the nature of the complaint. All the evidence provided by the Complainant and any other relevant party (e.g. SULCo) will be considered as part of the Appeal Process. The outcome of the Appeal will then be communicated to the complainant within 8 weeks of their initial complaint.

If at this point the Complainant is still not satisfied with the outcome of the Complaints Panel, they will need to lodge their complaint with FOS within six months of the date of the last response. Details on how to do this will have already been communicated in the initial formal response.

## FOS

The Financial Ombudsman Service is responsible for complaints on consumer regulated loans only and will accept any complaint that has been through our formal complaints process as long as the Complainant registers their complaint within 6 months of the date of our response. This could be either at stage 1 or stage 2 of our process.

## Additional Information

The above procedure seeks to create a positive approach to complaints and that we adhere to our Treating Customer Fairly Policy. The complaints policy will be published on publicly accessible websites – [www.LetsStartUp.co.uk](http://www.LetsStartUp.co.uk) and [www.LetsDoBusinessGroup.co.uk](http://www.LetsDoBusinessGroup.co.uk)

The procedure does not confer any contractual rights. The Policy and Procedure may be subject to revision from time to time. LDBG will not reimburse any fees, expenses or cost involved in bringing a complaint to our attention.

We are providing a free service for customers to register their complaint.

LDBG reserves the right to take any appropriate action to protect itself from any unfounded, malicious or vexatious allegations or complaints. Untrue allegations could lead to legal action for defamation.

Nothing in this policy should be interpreted to restrict any rights of redress the Complainant has in law.