

Complaints Procedure



We aim to provide you with a great service whilst treating you fairly. We know that sometimes things go wrong, so if you're not happy or would like to make a complaint this leaflet tells you how to contact us and how we handle your complaint.

How can I make a complaint?

E-mail us:

financialservicescomplaints@autotrader.co.uk

Fill out our online form:

<https://www.autotrader.co.uk/contact-us>

Call our customer service team:

Call us on **0345 111 0003** (Calls from landlines are charged at local rates. Mobile charges may vary, please check with your provider)

Write to us:

Autotrader
No.3 Circle Square,
3 Hawkshaw Street,
Manchester, M1 7BL

What happens when I log a complaint?

Once we receive your complaint, it will be handed over to our FCA Compliance Team who will investigate your complaint. We'll fairly, consistently and promptly assess:

- The nature of your complaint,
- Whether any third party is involved in the complaint (such as the retailer that sold your vehicle or a lender),
- How we should resolve the complaint,
- Whether the complaint should be upheld and whether any redress should be paid to you.

We'll also take into account all of the available evidence and consider any guidance published by the Financial Ombudsman Service ('the Ombudsman'), as well as any relevant laws or regulation.

How will you resolve my complaint?

We'll acknowledge your complaint within **3 working days after the day your complaint has been received**, and inform you how we plan to investigate it, including a copy of our complaints handling procedure for your reference.

We'll send this via email or letter, but please let us know if you have a preference.

To deal with your complaint promptly and thoroughly we ask that you help by providing us with detailed information. We may also contact any third parties involved to obtain information.

We will keep in touch with you whilst we investigate your complaint. If the complaint isn't resolved within 8 weeks, we'll provide you with a Final Response or an explanation as why we've not been able to complete our investigation. We'll let you know when we expect to be able to provide you with a Final Response.

What if my complaint is about a vehicle retailer or credit broker who Autotrader work with?

If your complaint is about a vehicle retailer or credit broker, you may want to make a complaint directly with them too. In some cases, we may decide that your complaint needs to be forwarded to the vehicle retailer or credit broker who are best placed to handle your complaint and will do this for you.

What happens after the investigation?

We may decide a third party needs to address your complaint. As such, we we'll inform them of your complaint, and provide you with their details if you wish to contact them directly.

Where we decide that redress is appropriate, we'll provide you with fair compensation for any acts or omissions which we're responsible for and comply promptly with any offer of redress which you may accept. The redress won't always involve financial compensation and may instead include, for example, an apology, and/or assistance when dealing with a retailer or lender.

We have the right to decline an investigation of any complaint received more than 6 years from the date of the incident you've complained about, or (if later) more than 3 years after you were (or should have been) aware of a cause for complaint.

We will, however, be happy to consider any exceptional circumstances that you feel may explain the delay in bringing the matter to our attention.

What if I am unhappy with the Final Response?

You can refer your complaint to the Ombudsman if you're dissatisfied with our Final Response, or we haven't issued you with a final response within 8 weeks. You'll receive a copy of the Ombudsman's explanatory leaflet, setting out further details of the service they provide and how to refer your complaint to them.

If you do want the Ombudsman to look into your complaint, you should contact them within 6 months of the date of our final response letter – a copy of which they may ask you to send to them.

The Ombudsman is a free and impartial service for resolving disputes between consumers and financial services institutions and their contact details are set out below.

By post:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

By telephone:

0800 023 4567 or **0300 123 9123**

By email:

complaint.info@financialombudsman.org.uk

Website:

www.financial-ombudsman.org.uk

We'll maintain records and provide the Ombudsman or the Financial Conduct Authority, on request, details of all complaints handled by us.

A copy of this document is available on the autotrader.co.uk website and will be issued with every acknowledgement letter sent to the customer following receipt of a complaint.