

Complaints Policy

City Motors (Cambs) Limited's view is that every complaint is an opportunity to improve an outcome and turn an unhappy customer into a satisfied long-term client. Customers should have confidence that if something goes wrong during the sales or after sale process, the company will treat their complaint seriously and take the appropriate and fair action to resolve the complaint. Where complaints are upheld, appropriate action will be taken to ensure the customer's position is corrected and any material cost rectified. Where a complaint is rejected, City Motors (Cambs) Limited will take all appropriate action to ensure the customer is informed on the result of the investigation and receives clarity on the rejection decision.

City Motors (Cambs) Limited will ensure that the FCA's DISP rules are adhered to and all complaints will be dealt with within the 8 week timescale required by The Financial Ombudsman Service (FOS). All complaints will be recorded and this management information used for root cause analysis and reporting purposes. City Motors (Cambs) Limited has a responsibility to ensure that all staff are trained appropriately and that a customer is informed on how and who to address a complaint too.

Employees of City Motors (Cambs) Limited are expected to understand and follow the complaints procedure with integrity and honesty.

City Motors (Cambs) Limited will conduct internal audit activities to provide assurance of the above on a consistent basis.

1. Complaint Handling Procedure

1.1. City Motors (Cambs) Limited Procedure - In order to deal with complaints City Motors (Cambs) Limited use and maintain a procedural process and records.

1.2. Forwarding Complaints – Where the complaint is reviewed and there are reasonable grounds to be satisfied that another firm is responsible for the matter alleged. The complaint will be promptly forwarded to the responsible firm in accordance with Disp 1.7.1. The complainant will be issued with a final response from [add firm] explaining why the complaint has been forwarded and providing the contact details for the responsible firm.

1.3. Communication - The procedure for directing complaints to City Motors (Cambs) Limited, along with information pertaining to referral to the Financial Services or Motor Ombudsman is detailed on the Initial Disclosure Document and on the key regulatory and policy documents provided to customers via retailing clients. It is further detailed on the City Motors (Cambs) Limited website. As per regulatory requirement, the primary Complaints Officer is also detailed on the Financial Services Register. All communications to customers will be clear, fair and not misleading.

1.4. Response Times

City Motors (Cambs) Limited endeavour to resolve a complaint at the earliest possible opportunity. City Motors (Cambs) Limited fully recognise and work to a service standard well within the response times required by the Financial Conduct Authority:

1.5 Complaints resolved by close of the 3rd business day following receipt:

Complaints resolved by the close of the 3rd business day following receipt are only considered closed if confirmation that the eligible complainant has accepted the resolution is obtained within the period and a summary resolution letter has been issued to the complainant. However, these complaints must still be logged and recorded to ensure accurate management information is available to enable further root cause analysis and to inform FCA reporting.

1.6. Acknowledgement of the complaint within 5 days:

If the complaint is not resolved by the 3rd business day an acknowledgement letter will be sent to the complainant within 5 working days. The letter will summarise the procedure that will be followed to deal with the complaint, and in the case of complaint around regulated activity will enclose the Financial Ombudsman Service leaflet entitled 'Your complaint and the Ombudsman'.

1.7. 4 Weeks – update the complainant:

We will aim to resolve all complaints quickly without comprising the quality of the investigation. Where a complaint cannot be resolved within 4 weeks the complainant will be kept informed by updating them on progress at the 4 week stage. This letter will outline the current situation and the planned course of action to complete the investigation.

1.8. 8 Weeks – Final resolution deadline before potential FOS involvement:

All complaints will be resolved within 8 weeks and an appropriate final response letter issued. The letter will include:

The Complaint Handlers understanding of the nature of the complaint;

The investigation conducted

The decision made as to whether the complaint is upheld or rejected;

Details of any redress/remedial action being (or that has been) taken;

Details of the FOS (and their leaflet), whether upheld or rejected.

Where a complaint is not resolved within 8 weeks, a further letter will be sent to the complainant outlining how the investigation is progressing and any ongoing actions; this letter will also include the contact details of the FOS and their leaflet.