

MAKING A COMPLAINT

Homebuy is the trading name of Westgate Credit Limited. Therefore, whichever firm your complaint is about you can send your complaint to the Homebuy Customer Care Team. Contact us (See Below) or Call **0300 456 2501**

HOMEBUY'S INTERNAL COMPLAINTS PROCEDURE

We take all complaints seriously and try to resolve them efficiently and effectively.

To this end we follow the procedure below:

We will, try to resolve your complaint as quickly as possible. Where we are able to resolve your complaint and you have indicated acceptance of our response by close of business on the third business day following its receipt, we will send a summary resolution communication which will:

- refer to the fact that you have made a complaint and that Homebuy now considers the complaint to have been resolved; and
- inform you that if you subsequently decide that you are dissatisfied with the resolution of the complaint, you may be able to refer the complaint to the Financial Ombudsman Service; and
- indicate whether or not Homebuy consents to waive the relevant regulatory time limits;
- provide the website address of the Financial Ombudsman Service; and
- refer to the availability of further information on the website of the Financial Ombudsman Service.

A complaint is resolved where you have indicated acceptance of a response from us, with neither the response nor acceptance having to be in writing.

If we are unable to resolve your complaint by close of business on the third business day, we will endeavour to provide you with a written acknowledgement of your complaint within five business days of receipt of your complaint.

In all cases where we provide an acknowledgment of your complaint we will also include a copy of the information provided here.

We will provide you with a final written response within eight weeks of receipt of your complaint. In all cases where we provide a final written response we will include a copy of the Financial Ombudsman Service's standard explanatory leaflet.

Our final response will either:

- Accept the complaint and, where appropriate, offers redress or remedial action; or
- Offer redress or remedial action without accepting the complaint; or
- Reject the complaint and gives reasons for doing so.

If you are unhappy with the final response you can refer the complaint to the Financial Ombudsman Service (FOS).

Likewise, if we are unable to issue our final response within eight weeks we will put in writing why and advise you that you are permitted to refer your complaint to the Financial Ombudsman Service ("FOS") and include the Financial Ombudsman Service's standard explanatory leaflet.

Please be aware that you must refer the complaint to FOS within 6 months of receiving our summary resolution communication or final response or holding letter advising you we are unable to provide a final response within the eight-week time period.