



Coventry & Warwickshire Reinvestment Trust

Complaints Policy

Our customers are at the heart of our business and we're committed to giving them the highest quality service we can. So, if you're not happy with our service, please let us know so we can put things right.

How to contact us with a complaint

You may find it easiest to contact us by email. However you can also write to us with the details of your complaint, or telephone us.

Informal complaint

If an informal complaint cannot be addressed on the day it is made, we will acknowledge the complaint in writing on the day of receipt. Our letter will include the date by which the Complainant will receive a response.

Formal Complaint

Formal Complaints should be addressed to:

By email: customercomplaints@cwrt.uk.com

In writing to:

The Complaints Manager
Coventry & Warwickshire Reinvestment Trust
Cheylesmore House | 5 Quinton Road | Coventry | CV1 2WT

By telephone: 02476 551777. Lines are open from 9 am to 5pm. Calls are charged at standard rates for your phone provider.

Please remember to include these details -

- Your name
- Email address associated with your application or loan
- A description of your complaint, including supporting documentation
- A formal complaint should be made within three months of the Complainant becoming aware of the breach. A letter of acknowledgement will be issued on day one stating when the complainant will receive a response.

Anonymous complaints will not normally be accepted, but may be investigated and acted upon at the discretion of CWRT.

How we will handle a complaint

We will acknowledge receipt of the complaint on the day it is received. If the details of the complaint are not clear or we need additional information from the complainant, we will ask for further details before the investigation can start.

The complaint will normally be investigated by the nominated officer within 7 working days of receipt and a written response will be given to the complainant following this investigation. However, if the complaint is complex, we may need further time to investigate it fully and if this is the case we will advise the Complainant of the timescale in writing.

When the complaint has been fully investigated, a formal response will be sent to the complainant. The complainant will be advised that they have the right to register their complaint with the Financial Ombudsman regardless of the outcome with CWRT. A FOS complaints leaflet will be emailed or posted to the customer.

Where the complainant is not satisfied with the outcome of the complaint, or if financial loss or a serious breach of CWRT's regulations has occurred, the complaint will be referred to the Chief Executive for review.

In the event that the complainant is not satisfied with the formal response from the Chief Executive, the Board of CWRT will be provided with all background and relevant information to undertake a review and a final response will be communicated within 8 weeks.

Wherever possible, CWRT will provide feedback on the specific issues or areas which have caused a loan application to be rejected.

Where to go if you're still not happy

If you're unhappy with our final response, you may contact one of the following organisations:

Start Up Loans

Where the complaint relates to a Start Up Loan, the CWRT Complaints Policy should be followed and the complaint should only be escalated to Start Up Loans where it has not proved possible to solve it at local level.

If the complainant does not accept the final outcome from CWRT, they may direct their complaint in writing to the Start Up Loans Company.

By email: customerservices@startuploans.co.uk

By post: FAO Investigation Officer
The Start Up Loans Company
PO Box 70193
London
WC1A 9JQ

Responsible Finance

Unit 5, Angel Gate
320-326 City Road
London EC1V 2PT

Tel: 020 7430 0222

Email: info@cdfa.org.uk

<http://www.cdfa.org.uk/membership/the-cdfa-code-of-practice/>

Financial Ombudsman Service (FOS)

If you want the FOS to consider your complaint, you must send your complaint to them within 6 months of the date of our final response. Their contact details are:

The Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Telephone: 0300 1239 123.

Email: complaint.info@financial-ombudsman.org.uk

Information regarding the service can be found on the Financial Ombudsman website:

<http://www.financial-ombudsman.org.uk/publications/consumer-leaflet.htm>