



essex car finance

Complaints Procedure

Essex Car Finance Limited is committed to providing products and service of the highest standard. But we do understand that sometimes things can go wrong. If you have a concern or are dissatisfied in any way, we'll do our best to help resolve the situation in a fair and transparent way. We will investigate all complaints competently, diligently and impartially obtaining additional information as necessary. Every complaint will be assessed fairly, consistently and promptly taking into account all relevant factors to ensure a fair outcome for you.

Step 1

Discussion with us directly. If you have a concern with either your vehicle or the service you have received, please firstly raise this with the branch manager. They are best placed to address your concerns.

Step 2

Should you remain unhappy with our response, please contact us by your preferred method from the list below.

Customer Service
Essex Car Finance Ltd
1 Royal Terrace
Southend on Sea
Essex, SS1 1EA

Email: info@essexcarfinance.co.uk

We're here:
9am - 5pm Monday to Friday

What you will need to provide.

To help us investigate and try to resolve your complaint, please provide us with the following information:

- Your name and address details of how we can contact you a clear description of your complaint
- Details of what you would like us to do to rectify the situation; and if appropriate, copies of any relevant supporting documentation.

Our commitment to you.

- We'll thoroughly investigate your complaint and offer a fair response that will take into account all the information available to us
- We will do our best to resolve your complaint quickly, by the end of the next business day if possible. If this is not possible, and your complaint relates to our credit broking, we will: within 5 working days, provide a written acknowledgement of your complaint and give you the details of who is handling the case and how to contact them
- Keep you updated on the progress of your complaint, and within 8 weeks of receiving your complaint, we will either: write to you with our final response and the reasons for providing this response, or explain why we are not in a position to give you a final response and let you know when we expect to be able to provide it.

We may not always provide the answer you are looking for, but we'll make sure we offer a clear explanation for our decision.

What if I remain unhappy with your response?

If we cannot resolve your complaint within 8 weeks, you may refer your dispute to the Financial Ombudsman Service. This service is free to use.

Their consumer helpline is available on 0800 023 4567 or 0300 123 9123 or you can visit their website at www.financial-ombudsman.org.uk

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