



MS-RT Leasing is a trading style of Drivespeed Leasing Limited



# COMPLAINTS POLICY

<b>Issue</b>	<b>Page(s)</b>	<b>Issue Date</b>	<b>Additions/Alterations</b>	<b>Initials</b>
1	All	03/10/2017	1 <sup>st</sup> Draft	HR
2		17/11/2017	Minor Alterations	HR
3		15/12/2017	Update based on changes to FCA regulations	HR
4	All	28/08/2018	Review and update of procedure	HR
		22/01/2020	Policy review	HR

## COMPLAINTS POLICY

### 1. Purpose of this Complaints Policy

- 1.1 Drivespeed Leasing Limited welcomes and encourages feedback of all kinds from our customers. If you have a Complaint about our goods and/or services, our customer service, or about our, not only do we want to resolve it to your satisfaction, but we also want to learn from it in order to improve our business and customer experience in the future.
- 1.2 It is our policy to resolve Complaints quickly and fairly, where possible without recourse to formal investigations or external bodies. In particular, the aims of this Complaints Policy are:
  - 1.2.1 To provide a clear and fair procedure for any customers who wish to make a Complaint about Drivespeed Leasing Limited, our goods and/or services, our customer service, or about our employees
  - 1.2.2 To ensure that everyone working for or with Drivespeed Leasing Limited knows how to handle Complaints made by our customers;
  - 1.2.3 To ensure that all Complaints are handled equally and in a fair and timely fashion;
  - 1.2.4 To ensure that important information is gathered from Complaints and used in the future to avoid such a situation arising again.

### 2. What this Complaints Policy Covers

- 2.1 This Complaints Policy applies to the sale of goods and/or the provision of services by Drivespeed Leasing Limited, to our customer service and to our employees.
- 2.2 For the purposes of this Complaints Policy, any reference to Drivespeed Leasing Limited also includes our employees.
- 2.3 Complaints may relate to any of our activities and may include (but not be limited to):
  - 2.3.1 The quality of customer service you have received from Drivespeed Leasing Limited;
  - 2.3.2 The behaviour and/or professional competence of our employees
  - 2.3.3 Delays, defects or other problems associated with the sale of goods by Drivespeed Leasing Limited
  - 2.3.4 Delays, defects, poor workmanship or other problems associated with the provision of services by Drivespeed Leasing Limited.

- 2.4 The following are not considered to be Complaints and should therefore be directed to the appropriate person or department:
  - 2.4.1 General questions about our goods and services;
  - 2.4.2 Matters concerning contractual or other legal disputes;
  - 2.4.3 Formal requests for the disclosure of information, for example, under the Data Protection Act;
  
3. **Making a Complaint**
  - 3.1 All Complaints, whether they concern our goods or services, our customer service, or our employees, should be made in one of the following ways:
    - 3.1.1 In writing, addressed to Complaints department, Drivespeed Leasing Limited, Arabesque House, 1<sup>st</sup> Floor, Unit 5, Monks Cross Drive, Monks Cross, York, YO32 9GZ;
    - 3.1.2 By email, addressed to, complaints @drivespeedleasing.co.uk;
    - 3.1.3 By contacting us by telephone on 01904 682 892 and requesting to speak to the complaints department
  - 3.2 When making a Complaint, you will be required to provide the following information in as much detail as is reasonably possible:
    - 3.2.1 Your name, address, telephone number and email address (We will contact you using your preferred contact method as your Complaint is handled);
    - 3.2.2 If you are making a Complaint on behalf of someone else, that person's name and contact details as well as your own;
    - 3.2.3 If you are making a Complaint about a particular employee of ours, the name and, where appropriate, position of that employee;
    - 3.2.4 Further details of your Complaint including, as appropriate, all times, dates, events, and people involved;
    - 3.2.5 Details of any documents or other evidence you wish to rely on in support of your Complaint;
    - 3.2.6 Details of what you would like Drivespeed Leasing Limited to do to resolve your Complaint and to put things right. (Please note that whilst we will make every reasonable effort to accommodate such requests, we are not bound to take any action beyond that which we may be contractually or otherwise legally obliged to take.)
  
4. **How We Handle Your Complaint**
  - 4.1 Drivespeed Leasing Limited operates a two-stage complaints handling procedure. Following our Complaints Procedure, our aim is to always resolve Complaints to your satisfaction at Level One without further recourse to Level Two. If you are not satisfied at the end of Level One, you may escalate your Complaint to Level Two. If you are still not satisfied at the end of Level Two, Complaints may progress to External

Resolution as detailed below.

4.2 *Level One:*

- 4.2.1 Upon receipt of your Complaint, the complaints handler identified above in Section 4.1 will log the Complaint in our complaints log and will acknowledge receipt of it in writing within 48 hours, giving you a Complaint Reference.
- 4.2.2 When we acknowledge receipt of your Complaint we will also provide details of your Complaint Handler. This may be the Compliance Officer to whom your original Complaint was directed (as above) or your Complaint may be assigned to another appropriate member of our team.
- 4.2.3 We aim to resolve Level One Complaints within 7 days, however in some cases, particularly if your Complaint is of a complex nature, this may not be possible. If this is not possible for any reason you will be informed of the delay, the likely length of the delay and the reasons for it.
- 4.2.4 At the conclusion of the Level One complaints procedure, regardless of the outcome, we will provide you with full details of our investigation, our conclusions from that investigation, and any action taken as a result. You will also be reminded of your right to appeal our decision and escalate the complaint to Level Two in the form of an Appeal.

4.3 *Level Two:*

- 4.3.1 If you are not satisfied with the resolution of your complaint at Level One, you may appeal the decision within 7 days, and have the complaint escalated to Level Two. Appeals are handled by Management level members of our team.
- 4.3.2 Appeals, quoting your original Complaint Reference, should be directed to your original Complaint Handler who will forward the request to an appropriate Appeal Handler. Receipt of Appeals will be acknowledged in writing within 48 hours. When we acknowledge receipt of your Appeal we will also provide details of your Appeal Handler.
- 4.3.3 We aim to resolve Level Two Complaints within 14 days, however in some cases, particularly if your Complaint is of a complex nature, this may not be possible. If this is not possible for any reason you will be informed of the delay, the likely length of the delay and the reasons for it.
- 4.3.4 At the conclusion of the Level Two procedure, regardless of the outcome, we will provide you with full details of our investigation, our conclusions from that investigation, and any action taken as a result. Our decision at this stage is final.

4.4 *External Resolution:*

- 4.4.1 If you are not satisfied with the resolution of your Complaint at Level Two you may seek External Resolution of your Complaint

from The Financial Ombudsman. For details of complaint and conflict resolution mechanisms available from Financial Ombudsman, please contact them by post at The Financial Ombudsman Service, Exchange Tower, London, E14 9SR, by telephone on 0800 023 4567 / 0300 123 9123, by email at [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk), or via their website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

4.4.2 As Drivespeed Leasing Limited are a member of the BVRLA, you also have the right to escalate your complaint to them. Please contact them by post at British Vehicle Rental and Leasing Association, River Lodge, Badminton Court, Amersham, HP7 0DD, or by email at [complaint@bvrla.co.uk](mailto:complaint@bvrla.co.uk)

4.5 *Complaints settled within 3 business days:*

4.5.1 Complaints that can be settled to your satisfaction within 3 business days can be recorded and communicated differently. Where we consider a complaint to be resolved to your satisfaction under this section, we will promptly send you a 'Summary Resolution Communication'. This written communication from us:

- a) Refers to the fact that you have made a complaint and informs you that we now consider the complaint to have been resolved to your satisfaction.
- b) We will tell you that if you subsequently decide that you are dissatisfied with the resolution of the complaint that you may be able to refer the complaint back to us for further consideration
- c) Indicates whether or not we consent to waiver the relevant time limits (where we have discretion in such matters)
- d) Provide the website address for the Financial Ombudsman Service

5. **Confidentiality and Data Protection**

5.1 All Complaints and information relating thereto are treated with the utmost confidence. Such information will only be shared with those employees of Drivespeed Leasing who need to know in order to handle your Complaint.

5.2 We may ask for your permission to use details of your Complaint (with your personal details removed) for internal training and quality improvement purposes. If you have given such permission, you may revoke it at any time by contacting your complaint handler.

5.3 All personal information that we may collect (including, but not limited to, your name and address) will be collected, used and held in accordance with the provisions of the Data Protection Act 1998 and your rights under that Act.

6. **Questions and Further Information**

If you have any questions or require further information about any aspect of this Complaints Policy or about our Complaints Procedure, please contact Helen

Rains, Compliance Manager by post at Drivespeed Leasing Limited, Arabesque House, 1<sup>st</sup> Floor, Unit 5, Monks Cross Drive, Monks Cross, York, YO32 9GZ by telephone on 01904 682892, or by email at [helen@drivespeedleasing.co.uk](mailto:helen@drivespeedleasing.co.uk).