



COMPLAINTS POLICY

MS-RT Leasing is a trading style of Drivespeed Leasing Limited, who are a credit broker and a lender, authorised and regulated by the Financial Conduct Authority under FRN Number 791845

Issue	Page(s)	Issue Date	Additions/Alterations	Initials
1	All	03/10/2017	1 st 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
5		26/04/2021	Policy review – Update to timescales and escalation	HR
6	5	28/06/2021	Policy update	JH
		13/08/2021	Addition of BVRLA Logo	JH

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1. Purpose of this Complaints Policy

MS-RT Leasing 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 any other area of service you have received from us, 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.

This policy explains how we will deal with any complaints. It also advises you the steps you can take if your complaint has been resolved to your satisfaction.

2. What does this policy cover?

- 2.1 This Complaints Policy applies to the sale of goods and/or the provision of services by MS-RT Leasing, to our customer service and to our employees.
- 2.2 For the purposes of this Complaints Policy, any reference to MS-RT Leasing 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 MS-RT Leasing;
 - 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 MS-RT Leasing
 - 2.3.4 Delays, defects, poor workmanship, or other problems associated with the provision of services by MS-RT Leasing.
- 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 Compliance department, MS-RT Leasing, Arabesque House, 1st Floor, Unit 5, Monks Cross Drive, Monks Cross, York, YO32 9GZ;

- 3.1.2 By email, addressed to, complaints@ms-rtleasing.co.uk;
- 3.1.3 By contacting us by telephone on 01904 682886 and requesting to speak to the compliance 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 MS-RT Leasing 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 Any complaint we receive either verbal or written, will be referred to the relevant departmental manager (i.e., sales manager) and our compliance manager. This will happen at the earliest opportunity. Along with notifying the relevant management, we will also:
 - 4.1.1 Acknowledge the complaint in writing promptly.
 - 4.1.2 Give details in our acknowledgement letter of the Financial Ombudsman Service
 - 4.1.3 Make contact to seek clarification on any points where necessary.
 - 4.1.4 Fully investigate the complaint
 - 4.1.5 Keep you informed of the progress of your complaint.
 - 4.1.6 Discuss with you our findings and proposed response.
- 4.2 If we are unable to respond to your complaint immediately, we will keep in contact with you on progress. Our final response will be sent to you as soon as possible, but no later than 8 weeks.
- 4.3 On occasion, customers may express dissatisfaction to their advisors about the product provider. To ensure your complaint is effectively dealt with, we would need to establish if your complaint related to the advice given, the adviser service, or the service or performance of the product provided. Once this information has been provided, MS-RT Leasing will undertake a

thorough investigation. The compliance manager will review the complaint and if required, will take the complaint to the provider after consultation with you.

- 4.4 The compliance manager will work with the relevant departmental manager to establish the nature and scope of the complaint having due regard to the Financial Conduct Authorities direction:

4.4.1 To deal with complaints promptly and fairly

4.4.2 Give complainants clear replies and where appropriate, fair redress.

5. Final Response

- 5.1 Upon completion of the investigation, MS-RT Leasing will issue you with a Final Response. This will set out our decision and the reasons for it. If any compensation is offered, a clear method of calculation will be shown. We are required to include details of the Financial Ombudsman Service in the final response if dealing with an eligible complainant and a regulated activity, we will:

5.1.1 Explain that the complaint must refer the matter to the ombudsman within 6 months of the date of this letter or the right to use this service is lost.

5.1.2 Indicate whether we consent to waive the relevant time limits.

6. If you are not happy with our response

- 6.1 *External Resolution:*

6.1.1 If you are not satisfied with the resolution of your complaint, 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, or via their website at www.financial-ombudsman.org.uk

6.1.2 As MS-RT Leasing as a trading style of 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

7. **Complaints settled within 3 business days:**

- 7.1.1 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

8. **Confidentiality and Data Protection**

- 8.1 All complaints and information relating thereto are treated with the utmost confidence. Such information will only be shared with those employees of MS-RT Leasing who need to know in order to handle your complaint.
- 8.2 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.
- 8.3 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 2018, UK GDPR and your rights under these Acts.

9. **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 Compliance Manager by post at MS-RT Leasing, Arabesque House, 1st Floor, Unit 5, Monks Cross Drive, Monks Cross, York, YO32 9GZ by telephone on 01904 682886, or by email at josephine@drivespeed.co.uk.