



## Complaint Handling Policy



### Thank you for visiting the website of Walden Finance

Walden Finance is committed to providing you with the highest level of service at all times.

If you haven't received the level of service you would expect, please let us know. We value your opinion and will do everything we can to try to resolve the situation as quickly as possible.

If you have an issue that has not been resolved satisfactorily by informal means, you can invoke our formal complaint handling procedure, as set out in the enclosed document.

Our **Complaint Handling Policy** sets out how to make a complaint, the information we may request from you, the process we will follow and your right to escalate your complaint if you are unhappy with the outcome.

If you have any questions on our Complaint Handling Policy, please contact us using one of the methods shown below.

Kind regards,

**Suzanne King**  
**Managing Director**



01799 934 659



hello@waldenfinance.co.uk



www.waldenfinance.co.uk



24 High St, Saffron Walden, CB10 1AX



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## Complaint Handling Policy

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### About our Complaint Handling Policy

Walden Finance Limited works hard to provide great service to our clients. If you are unhappy with any aspect of our service, please let us know. We value your opinion and will do everything we can to try to resolve the situation as quickly as possible.

The purpose of our Complaint Handling Policy is to help you understand how to make a complaint, the information we may request from you, the process we will follow and your right to escalate your complaint if you are unhappy with the outcome.

### Section Topics covered in the Complaint Handling Policy

1.	What is considered a complaint
2.	How to raise a complaint
3.	What information we will ask you to provide
4.	How we will handle your complaint
5.	What you can do if you're unhappy with the outcome

### 1. What is considered a complaint

- 1.1. The Financial Conduct Authority (FCA) defines a complaint as an oral or written expression of dissatisfaction about the provision of, or failure to provide, a financial service which alleges that the complainant has suffered, or may suffer:
- financial loss; or
  - material distress; or
  - material inconvenience.

### 2. How to raise a complaint

- 2.1. We treat complaints very seriously. If you wish to raise a complaint regarding the standard of service you've received, please contact us using one of the methods shown below to have the matter investigated:



Call	01799 934 659
Email	complaints@waldenfinance.co.uk
Write	Walden Finance Limited 24 High Street Saffron Walden Essex CB10 1AX

### 3. What information we will ask you to provide

- 3.1. Please include as much information as possible as this will help us to investigate and respond to your complaint.
- 3.2. Set out below is the information that we will need to know:
- your name and address;
  - your contact details;
  - a detailed description of your complaint and whether a third-party is involved;
  - details of what you would like us to do to resolve your complaint; and
  - copies of any relevant supporting information, if appropriate.

### 4. How we will handle your complaint

- 4.1. We always aim to resolve all complaints as quickly as possible and in any event within eight weeks of receipt.
- 4.2. We will assess any complaint received fairly, consistently and promptly to determine the facts and if the complaint should be upheld, and if so, what remedial action or redress may be appropriate.
- 4.3. Set out below is our complaint handling process.

#### Stage 1

#### Written acknowledgement of your complaint

- We will write to you within three (3) business days to acknowledge receipt of your complaint and provide the contact details of the person who will be investigating and responding to your complaint, together with a copy of our Complaint Handling Policy.





- If your complaint was provided verbally, we will confirm our understanding of your complaint and ask you to comment if there are any inaccuracies in our understanding.

## Stage 2

### Investigating your complaint

- We will investigate your complaint thoroughly and fairly by reviewing our records and the information or documents submitted by you.
- It is possible that we may need to contact you to clarify any issues you have raised and request further information to help us assess your complaint.
- If your complaint involves a third-party such as a lender or professional advisor, we will forward a copy of your complaint to them and ask them to investigate. If we do so, we will also provide you with the third-parties contact details and the name of the person handling your complaint.

## Stage 3

### Responding to your complaint

#### Summary Resolution Communication

- If we are able to resolve your complaint within three (3) business days, we will send you a Summary Resolution Communication. This is a written response that summarises the complaint, the resolution agreed and that we consider that the case has now be resolved and the complaint closed.

- If we are unable to resolve your complaint within three (3) business days, we will continue to investigate and manage your complaint and keep you updated regularly on the progress with your complaint and our findings.
- If we are unable to resolve your complaint within four (4) weeks of receipt, we will contact you to let you know the reason for the delay and when we expect to be able to do so.

#### Final Response Letter

- When we have completed investigating your complaint, we will write to you with our Final Response Letter. This letter will tell you our decision and set out what our investigation has found. It will either:
  - uphold the complaint and where appropriate explain how we intend to resolve your complaint; or





- reject the complaint and provide our reasons for doing so.
- In the event that we are unable to send you our Final Response Letter within eight (8) weeks of when we received your complaint, we will write to update you on our progress, explain why we have been unable to issue a Final Response Letter and when we expect to be able to do so.

## 5. What you can do if you are unhappy with the outcome

- 5.1. If you are unhappy with our Final Response Letter or we have been unable to resolve your complaint within eight (8) weeks of receiving your complaint, you have the right to ask the Financial Ombudsman Service (FOS) for a free, independent review of your case, subject to their eligibility criteria.
- 5.2. FOS will only look into your complaint if we have been given the opportunity to put things right first, so please contact us, before approaching them.
- 5.3. The time limit for referring complaints to FOS is six (6) months from the date of our Final Response Letter or Summary Resolution Communication. A link to the FOS leaflet "Want to take your complaint further?" will be included with our Final Response Letter. A paper copy is available upon request.
- 5.4. The contact details for FOS can be found below: \*

Telephone number	0800 023 4567
Email address	complaint.info@financial-ombudsman.org.uk
Postal address	Financial Ombudsman Service Exchange Tower London E14 9SR
Website	www.financial-ombudsman.org.uk

\* Information correct as at the date the Complaint Handling Policy was last updated.

Please check the Financial Ombudsman Service website as shown above for the latest contact details.