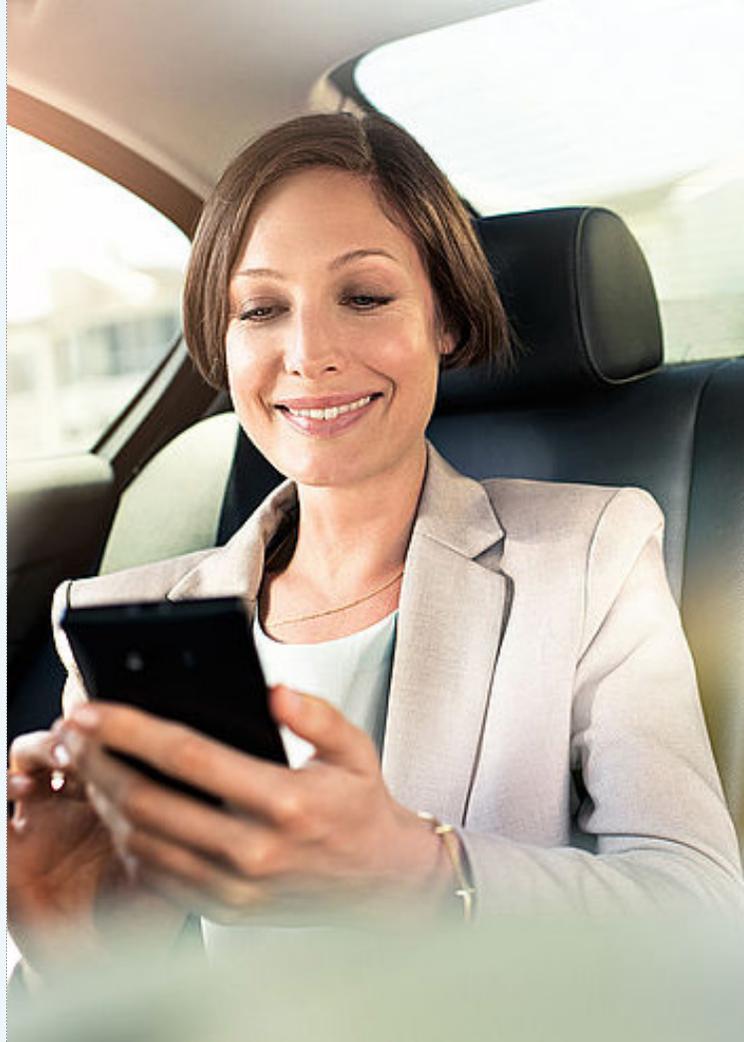


Our commitment to you...

We take feedback seriously, and would like to put things right.....

- We take every complaint seriously and assess it on its individual merit
- We will investigate your complaint and provide a full explanation of our findings
- We will recognise where our services can be improved and change for the better
- Throughout the investigation of your complaint we will keep you informed



Contact Us

In the first instance please address your Complaint to:

Our registered office

Address: The complaints department, aFS Ltd,
24 George Square, Glasgow, G2 1EG
E-Mail: contactus@arvato.com
Registered number: SC223606

Authorised and Regulated by the Financial Conduct Authority
for accounts formed under the Consumer Credit Act 1974
(amended 2006)



Complaints Resolution Leaflet

arvato

Keeping the customer at the heart of our business

About us

We are a leading supplier of outsourced Credit Management Services across the UK and Ireland. Every year we manage millions of accounts on behalf of our Clients and always aim to be regarded as a best in class business partner.

With over 30 years experience we strive to provide a service that is based on integrity and service excellence, with the experience of our Customers at the heart of everything we do.

We are proud members of the Credit Services Association (CSA) and conform with all aspects of its Code of Practice, and are regulated by the Financial Conduct Authority (FCA) for accounts formed under the Consumer Credit Act 1974 (amended 2006).

About your complaint:

If you have a complaint we want to know about it, we want your experience of arvato Financial Solutions Ltd (aFS) to be fair and positive. Letting us know where we are going wrong will not only help us to improve the service that we offer to future customers, but also means that we get the opportunity to put things right for you.

How to let us know where we are going wrong:

Our contact details are on the reverse of this leaflet, when contacting us please ensure that you include:

- Your name and address
- Your Account details
- Details of your complaint and any supporting documentation
- Your telephone number(s) and times when we can contact you

When will I hear back from you?

- Upon receipt of your complaint we will place the account in question on hold and you will be appointed a Case Handler. The Case Handler will deal with the investigation and correspond with you, keeping you up to date with the progress of your complaint and contacting you should we require any further information to assist us with our investigation.

- If we can provide you with a response that concludes the matter within five working days we will. If a detailed investigation is required it may take longer to resolve the matter. Your Case Handler will confirm receipt of your complaint within five working days and

provide you with a copy of this leaflet to ensure that you understand our complaints process.

- Within eight weeks of receiving your complaint we will send you a response which should conclude the matter, this will be a final response and will be inclusive of our investigation and its findings. Please note that in exceptional circumstances we may require further time to investigate and respond fully. Should this happen we will write to you advising a date when you can expect to receive a final response.

What if I am not happy with the response to my Complaint:

If you are not satisfied with our final response, then you can refer your complaint to:

Financial Ombudsman Service (FOS), this is for accounts formed under the Consumer Credit Act (such as credit cards or loans) only. You can email them at complaint.info@financial-ombudsman.org.uk or write to them at The Financial Ombudsman Service Exchange Tower, London, E14 9SR or call them on +44 800 023 4 567 / +44 300 123 9 123.

For all other types of account, you can refer your complaint to the Credit Services Association (CSA), the trade body for our sector. You can download a complaints form from <http://www.csa-uk.com/#contact> or write to Credit Services Association, 2 Esh Plaza, Sir Bobby Robson Way, Great Park, Newcastle Upon Tyne NE13 9BA. Their telephone number is 0191 217 0775, and their fax number is 0191 236 2709.