

IF YOU NEED TO MAKE A COMPLAINT

The principle's assigned to deal with complaints is:

Steve Taylor and Jonathan Henriques
121 Station Road,
Sidcup,
DA16 3QR
Tel No: 0203 722 5095
Email address: steve@henri-taylor.co.uk or jon@henri-taylor.co.uk
www.henri-taylor.co.uk
Company Registration No: 11875717

Step-by-step complaints procedure

If you're not completely happy with our service we'd like to hear about it so we can investigate and put it right.

We do everything we can to make sure our customers get the best products and service possible. However, sometimes we may not get things right the first time.

When that happens, we want you to tell us what went wrong so we can put matters right.

We want to:

- Make it easy for you to tell us what went wrong.
- Give your complaint the attention it deserves.
- Resolve your complaint fairly without delay.
- Make sure you are satisfied with how your complaint was resolved.

How and where to complain.

If you are not satisfied with any aspect of our service or products you can tell us about your complaint in the following ways:

In person – Call into our office at the address shown. We are open Monday to Friday from 9.00 am – 5.00pm by appointment only.

In writing – Write to us and address your letter to The Customer Complaint Manager.

By telephone – Call us on 0203 722 5095 during our office hours and ask for the Customer Services Department.

By email – Use the email address shown.

Complaints Handling Procedure

How long will it take?

We aim to resolve your complaint straightaway but if we can't, then we will write to you within five business days to tell you:

- Why we have not resolved your complaint.
- Who is dealing with your complaint.
- When we will contact you again.

We will aim to resolve your complaint quickly but it may take longer if it is complex.

We will keep you informed on a regular basis but if you need an update please call us on 0203 722 5095 and ask to speak to the person handling your complaint.

If we cannot reach agreement with you?

If we can't agree a solution with you within eight weeks, we will:

- Send a letter or email giving our reasons for the delay and an indication of when we expect to provide a final decision.

OR

- Issue our final decision letter by email which will explain our final position.

The Financial Ombudsman Service

Our aim is to resolve all complaints internally. However, if after receiving our final decision letter, or if eight weeks have passed (this is sometimes referred to as the "eight-week rule"), you may have the right to refer your complaint to the Financial Ombudsman Service (FOS). The eight weeks start from the date a complaint is received anywhere in our business. Their contact details are shown below.

Please note: Only complaints relating to the sale of financial services should be referred to FOS.

Financial Ombudsman Service can be contacted in writing:

Financial Ombudsman Service

Exchange Tower

London

E14 9SR

Tel: 0800 023 4567 (free for most people ringing from a fixed line) or 0300 123 9123 (cheaper for those calling using a mobile) or 44 20 7964 0500 (if calling from abroad)

Email: complaint.info@financial-ombudsman.org.uk

Further information can be obtained from the Financial Ombudsman Service's website at www.financial-ombudsman.org.uk



Complaints Handling Procedure

On the rare occasion that we do receive a complaint, we take it very seriously. If you have an issue with a product purchased via finance and we have been unable to resolve your issue, please contact TradeHelp Ltd using the following details:

- Write: Marchwiel Centre, Bryn Lane, Wrexham Ind Est, LL13 9UT
- Telephone: 01978 666887

E-mail: info@tradehelp.co.uk

If your complaint relates to the finance linked to your purchase you can still let us know about this, but we will forward it on to your credit provider. Your credit provider will acknowledge your complaint and investigate it thoroughly and issue their response within eight weeks.

What to do if you can't reach an agreement:

If you are not satisfied with the lender's response to your complaint relating to the finance agreement, you may be able to refer the matter to the Financial Ombudsman Service. You must contact them within six months of the date of the lender's final response letter to you.

They can be contacted in the following ways:

- Write: Financial Ombudsman Service, Exchange Tower, London, E14 9SR
- Telephone: [**0300 123 9 123**](tel:03001239123)
- E-mail: [**complaint.info@financial-ombudsman.org.uk**](mailto:complaint.info@financial-ombudsman.org.uk)

Further details can be found on the Financial Ombudsman Service website: [**www.financial-ombudsman.org.uk**](http://www.financial-ombudsman.org.uk)

If you are not satisfied with any aspect of our service or products relating to your finance agreement, please tell us about your complaint.

Telephone: 0203 722 5095

Email: info@henri-taylor.co.uk

Steve Taylor – Director
29.01.26