Financial Services **complaints**

Our goal is to give excellent service to all of our customers, but we recognise that occasionally things do go wrong. We take all complaints we receive seriously and aim to resolve all of our customers' problems promptly.

Please follow the simple steps below.

Step 1

Who do I contact?

Firstly, please contact us with the details of your complaint. Please call us on **0800 600 400**† or visit us online at https://www.littlewoods.com/account/myaccount/queries?step=secondary. Alternatively you can write to us with full details including your account number to:

Sandringham House,
Sandringham Avenue,
Chelmsford,
CM92 1LQ

If we are unable to resolve your complaint by close of business on the 3rd working day following receipt of your complaint we will pass your complaint to our Customer Excellence team, who will acknowledge your complaint promptly in writing. All communications will be sent via email, unless by exception. Hard copies of each can be provided upon request.*

Step 2

When can I expect a response from Customer Excellence?

Once an assessment and full investigation of your complaint has been made, we will respond with a decision. Most of our customers' complaints can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, we will contact you with an update and give you an expected date of response.

Step 3

What if I remain dissatisfied?

If, after your complaint has been reviewed by Customer Excellence, you are still unhappy and you feel the matter has not been resolved to your satisfaction, you may be able to refer your complaint to the Financial Ombudsman Service (FOS). You must bring your complaint to the Financial Ombudsman Service within 6 months of our final response. The FOS will only consider your complaint if you have already given us the opportunity to resolve it. You may also be able to contact the FOS if we have not provided a final response within the applicable timeframe (which, for some complaints, may be up to 8 weeks).

FOS contact details:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Tel: 0800 023 4567††

www.financial-ombudsman.org.uk

Following these procedures will not affect your right to take legal action.

† Calls made from BT landlines are free. Charges will vary for calls made via other services providers. *The working days/hours are Monday – Friday 8:00am – 6:00pm, Saturday 9:00am - 4:00pm. Therefore, if a complaint is received outside these periods it will be viewed as being received on the next working day. ††Calls made from BT landlines are free. Charges may vary for calls made via other service providers. Shop Direct Finance Company Limited Registered in England & Wales with Registration number 4660974. Registered office: First Floor, Skyways House, Speke Road, Speke, Liverpool, L70 1AB. Authorised and regulated by the Financial Conduct Authority. VAT number 163 7696 28.