



The
Very
Group

Shop Direct Finance Company Complaints

The Very Group is a unique digital business which combines online retail and flexible payments. Our brands are Very and Littlewoods. Within that, Shop Direct Finance Company Limited (SDFC) provides a range of financial service products to support our retail business.

We put our customers at the heart of everything we do and aim to provide quality products and first-class service at all times. However, we do recognise that, on occasion, you may feel that the service you received did not meet your expectations. In this instance, we welcome your feedback to help us continually improve our processes.

As part of our ongoing commitment to provide first class customer service, we run a number of workstreams dedicated to improving our customer experience.

SDFC's main business is to provide consumer credit and our total credit complaints represented 0.25% of the 6.92m retail credit orders processed in the first six months of 2026. We treat each complaint very seriously and aim to resolve these promptly.

The following table provides information on FCA financial service complaints received and closed in the period shown for SDFC. This information is provided to the FCA.

Complaints Publication Report

Firm name: Shop Direct Finance Company Limited

Group: The Very Group

Period covered in this report: 1st Jan to 30th Jun 2026

Brands/trading names covered: Very and Littlewoods.

	Number of complaints opened by volume of business							
Product / service grouping	Provision (at reporting period end date)	Intermediation (within the reporting period)	Number of complaints opened	Number of complaints closed	Percentage closed within 3 days	Percentage closed after 3 days but within 8 weeks	Percentage upheld	Main cause of complaints opened
Insurance and pure protection	N/A	0.69 per 1,000 policies sold	103	106	3.77%	96.23%	24%	Errors / Not Following Instructions
Credit related	N/A	N/A	17,230	16,560	N/A	N/A	21%	N/A



If you wish to complain about any aspect of our service or the goods we provide, you can write to us with the full details including your account number at:

**Customer Excellence
Sandringham House
Sandringham
Avenue Chelmsford
CM92 1LQ**

Alternatively, you can call us with details of your complaint on 0800 110000.

We will acknowledge your complaint in writing within five days of receipt.