

Rural Finance Ltd and Integrity Asset Finance Ltd are committed to providing high quality service. We acknowledge that it may not be perfect for every individual, so we have set up the following complaints procedure.

All complaints received will be investigated with the FCA principle of Treating the Customer Fairly in mind.

**Get in contact with us:**

Telephone Number: 01978 660360 Email: [Compliance@rural-finance.co.uk](mailto:Compliance@rural-finance.co.uk)

Post: 5 Wilkinson Court, Wilkinson Business Park, Wrexham, LL13 9AE

**Clarification**

As Rural Finance is a regulated Credit Broker we work alongside dealerships, manufacturers, and Finance Companies so we will need to assess who the complaint is in relation to.

If the complaint is in relation to the goods purchased, dealership, manufacturer, or Finance Company we will not hesitate in taking your complaint to the provider with your authorisation.

If the complaint is regarding the service, we have provided we will adhere to this complaint procedure.

**Eligible Complaints**

Eligible complainants are those who have a potential claim against a firm based whereby it believes he/she has suffered a financial loss due to poor advice or service that are:

- Private Individuals
- Companies within the EU definition of a microenterprise
- Charities with an income of under £1,000,000
- Trustees of a trust with assets of under £1,000,000

The Financial Conduct Authority complaints rules apply to complaints: Made by, or on behalf of, an eligible complainant.

- Relating to regulated activity.
- Involving an allegation that the complainant has suffered, or may suffer, financial loss, material distress or material inconvenience.
- Not resolved by close of business on the day following receipt.

**Complaints Process**

Our Customer Service team will log your complaint and refer it to our Complaints team. The Complaints team will acknowledge it in writing.

Rural Finance Ltd will look to investigate the complaint compliantly, diligently, and impartially, obtaining additional information where necessary.

Rural Finance will look to assess fairly, consistently, and promptly:

- The subject matter of the complaint
- Whether the complaint shall be upheld
- What remedial action or redress may be appropriate

We will always look to keep you updated throughout the complaint. The complaint must be dealt with

within 8 weeks.

If there are mitigating circumstances holding up the complaint, we MUST respond to you informing you of what is holding the complaint up.

Rural Finance will then look to issue you with a Final Response letter, within the Final Response letter we will inform you of the decision and our findings regarding your complaint. We will also supply you with The Financial Ombudsman's leaflet and contact details in case you require further advice or are unhappy with the handling of your complaint.

### **Complaints resolved by close of the third business day**

If we have resolved your complaint to your satisfaction within 3 business days, this complaint can be actioned differently.

This complaint will be processed and information sent to you to comply with the Summary Resolution Communication guidance from the Financial Conduct Authority. This will be in the form of written communication where:

- refers to the fact that you have made a complaint and informs you that we now consider the complaint to have been resolved to your satisfaction.
- We will tell you that if you subsequently decide that you are dissatisfied with the resolution of the complaint you may be able to refer the complaint back to us for further consideration or alternatively refer the complaint to the Financial Ombudsman Service.
- We will indicate whether we consent to waive the relevant time limits, where we have discretion in such matters.
- Provide the website address of the Financial Ombudsman Service and guidance of where you can find the information on their website; and
- A Financial Ombudsman Service leaflet, detailing their services and contact details.

### **The Financial Ombudsman Service**

The Financial Ombudsman Service is an entirely independent service and advice is free of charge to consumers.

You must contact the Financial Ombudsman within six months of our Final Response letter.

Address – Exchange Tower, London, E14 9SR

Helpline – 0800 023 4567

Email - [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website - [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Where a complaint is referred to the Financial Ombudsman, Rural Finance will cooperate fully and comply fully with any settlement requests or rulings.