

Complaints Procedure



If a customer feels that they have been treated unfairly by a business offering financial products, or if they are unhappy with a financial service, they have the right to complain.

The Financial Conduct Authority (FCA) rules mean that firms must deal with complaints fairly, consistently and in a timely manner.

If a customer is unhappy with the response to a complaint, they can contact the Financial Ombudsman Service.

The Platinum Motor Group is regulated by the Financial Conduct Authority for Consumer Credit activities and are an Appointed Representative of Autoprotect (MBI) Limited for the purpose of insurance distribution.

As Platinum are authorised and regulated by the FCA we must have a process in place for resolving customer complaints and hold regular reviews to discuss and monitor the types of complaints received.

As part of the new Consumer Duty Rules that came into force on 31st July 2023, distributors are required to share complaints information with their manufacturers to help identify any trends or any unfairness arising.

The FCA website advises customers to contact the relevant firm in the first instance if they wish to make a complaint.

The Platinum Motor Group have designed a booklet for our customers called 'Your Guide to Making a Complaint' and have provided a complaints procedure for the Group.

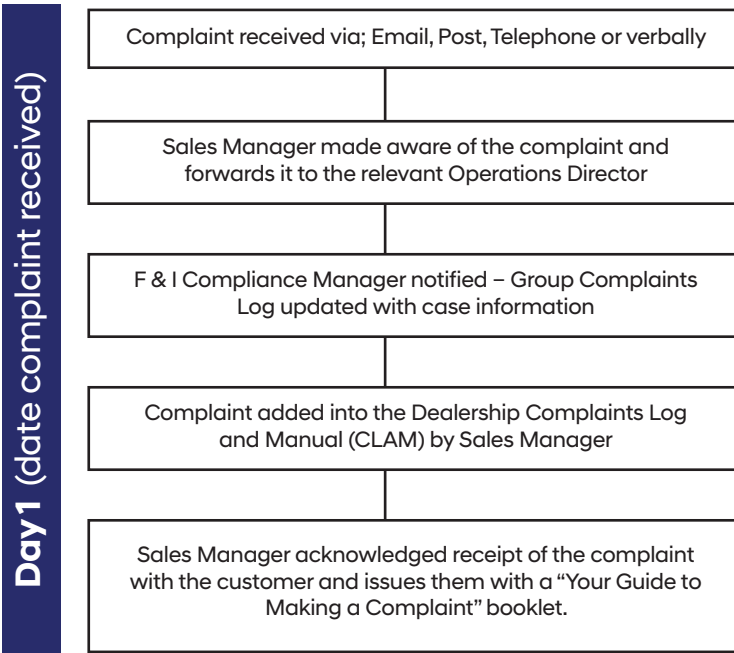
Please see below a copy of the guide and complaints procedure.





Platinum

Complaints Procedure



Timescales

1-3 working days	5 working days	Investigation	8 weeks	After 8 weeks
We will aim to resolve a complaint within 3 working days of receipt. If this is possible, a summary resolution letter will be sent to the customer.	In the event resolution cannot be found within 3 working days, we will ensure the complaint is acknowledged within 5 working days.	The complaint will be investigated by a trained, independent Team Member.	We have a maximum of 8 weeks to provide a final response.	If the customer remains unsatisfied with our final response they can refer their complaint to the Financial Ombudsman Service.

Dealership CLAM & Group Complaints Log must be updated at all times during the complaints process. Records are kept of any correspondence received and sent, along with notes on conversations that have taken place.

Platinum take all complaints seriously and use any information, insights and feedback received from customers to enable us to monitor trends and conduct systemic reviews and investigations.



**Financial
Ombudsman
Service**



Your Guide to Making a Complaint

**(Consumer Credit Agreements
& Insurance Products)**



Platinum
MOTOR GROUP

About our Complaints Procedures

The **Platinum Motor Group** is authorised and regulated by the Financial Conduct Authority (the FCA). Alongside the role of the FCA, which effectively sets the rules and framework, customers also have the option of using the Financial Ombudsman Service [FOS], an independent organisation given powers under the Financial Services and Markets Act 2000 and the Consumer Credit Act 2006. The FOS was set up to help resolve disputes by mediation between you the consumer and us, the business providing your motor finance and/or insurance product/s.

At Platinum we are committed to high standards of customer service resulting in good outcomes for all customers; we aim to achieve this before, during and after the sale of your vehicle. In the unlikely event of a finance or insurance complaint, we wish to resolve the matter as swiftly as possible, so have produced this guide detailing the stages of our complaints handling procedure. These procedures do not apply to issues relating to vehicle sales and servicing in which no consumer credit or insurance exists.

As a customer, your first contact, if you have any issues that require resolution, is the dealership that sold you the vehicle. If you cannot, or would prefer not to speak to the Sales Executive that sold you the car, then you should contact the Sales Manager. We will then ask you for some basic details concerning the vehicle that you purchased, your personal details and a brief explanation of the complaint. You can of course correspond via letter/email if you prefer.

Once we have received your complaint, we will immediately start to investigate and will endeavour to resolve your complaint within 3 working days. However, if we are unable to resolve your complaint in this time, we will send prompt written acknowledgement within five working days outlining our procedures.

All complaints are handled fairly, consistently and promptly by an independent and competent Team Member. If Platinum decides that redress is appropriate, we will provide fair compensation for any acts or omissions for which we were responsible.

Timescales

3 Working Days	5 Workings days	Investigation	8 Weeks	After 8 Weeks
We will aim to resolve your complaint within 3 working days. If this is possible you will receive a summary resolution letter.	In the event resolution cannot be found within 3 days we will ensure your complaint is acknowledged within 5 working days.	Your complaint will be investigated by a trained, independent Team Member.	We have a maximum of 8 weeks to provide a final response.	If you remain unsatisfied with our final response you can refer your complaint to the Financial Ombudsman Service.



What We Do

Customer Contact:

Any Platinum Team Member who receives a complaint will deal with it immediately or will pass it to their Manager. In all cases, a Customer Contact Record [CCR] is completed as soon as possible.

You will usually be contacted by close of business the next working day with a progress report, including a copy of our complaints procedure and next contact date.

The Sales Manager completes and maintains Platinum's Complaints Log and Manual, and also informs our Finance & Insurance Compliance Manager.

Investigation:

Complaints are investigated by gathering all necessary information in order for an informed decision to be taken, with the Finance or Insurance Provider being contacted/consulted should it necessary to do so.

All relevant Team Members are updated at least once a week on the progress of the complaint. If a complaint is not concluded within three days, we progress with our complaints procedure as set out in our timescales as indicated.

Customer Response:

The outcome of an investigation and the decision taken is communicated to you the customer, usually by a meeting or a phone call. A concise report of the outcome is provided in writing and recorded on your Customer Contact Record, which will include your comments along with our response.

We take all complaints seriously and use any information, insights and feedback received from customers to enable us to monitor trends and conduct systemic reviews and investigations.

If You Are Unhappy with the Response:

If you are unhappy with our final response, you have the right to appeal the decision with ourselves or refer the complaint to the Financial Ombudsman Service within six months of that date. You can find further information about the Financial Ombudsman Service at www.financial-ombudsman.org.uk

