



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





# Platinum MOTOR GROUP



## Platinum Renault

**Trowbridge.**  
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01225 759525

**Yeovil.**  
AKS House, Addlewell Lane, BA20 1RY  
01935 426048

[www.platinumrenault.co.uk](http://www.platinumrenault.co.uk)



## Platinum Vauxhall

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## Platinum Toyota

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**Bath.**  
Lower Bristol Road, Bath, BA2 3DN  
01225 486200

[www.platinumtoyota.co.uk](http://www.platinumtoyota.co.uk)



## Platinum Hyundai

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**Trowbridge.** Platinum Motor Park,  
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## Platinum Skoda

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**Bath.**  
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## Platinum SsangYong

**Frome.** Manor Road, Marston Trading Estate,  
Frome, BA11 4BN  
01373 463351

**Chippenham Approved Repairer.**  
London Road, Pewsham, SN15 3RR  
01249 655871

[www.platinumssangyong.co.uk](http://www.platinumssangyong.co.uk)



## Platinum Select Cars

**Frome.**  
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Frome, BA11 4BN  
01373 463351

[www.platinumselectcars.co.uk](http://www.platinumselectcars.co.uk)



## Contact us:

### Platinum Financial Solutions

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Platinum Motor Group is a trading name of Renrod Ltd. Renrod Ltd is an appointed representative of Auto Protect which is authorized and regulated by the FCA (their registration number is 312143) and which is permitted to advise on and arrange general insurance contracts.

Renrod Ltd is authorised and regulated by the FCA for consumer credit activity (our registration number is 689306). In the event of a complaint relating to Consumer Credit or General Insurance in which you are unhappy with our final response (having followed our complaints procedure), you have the right to refer your complaint to the Financial Ombudsman Service free of charge. Further information on the Financial Ombudsman Service can be found at Financial Ombudsman Service: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

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