

# STRUANS

## COMPLAINTS HANDLING PROCEDURE

### **FCA's temporary complaint-handling rules to certain finance complaints**

On 11 January 2024 the financial services regulator, the FCA, announced it would be assessing the car finance market to make sure that if customers suffered a loss due to poor practices, they are compensated fairly.

While the FCA conducts its review, it has introduced temporary complaint-handling rules to certain finance complaints where a discretionary commission arrangement was in place.

### **The FCA's rules allow:**

- Businesses to have more time to respond to complaints. Businesses usually have up to 8 weeks to send their final response to complaints, but the FCA has extended this by 37 weeks (so a business may have up to 45 weeks in total).

### **The steps we take to handle complaints**

It is never our intention to cause inconvenience to you, we will always do our utmost to resolve a complaint to your satisfaction. We will endeavour to address your complaint in a fair, consistent and prompt manner. This procedure tells you how to make a complaint and sets out our complaints handling procedure.

#### **1. Talk to the General Manager**

In the first instance please allow the General Manager of the dealership to assist you with any concerns you may have. For a list of our dealerships, General Manager names and their contact telephone numbers please visit the Customer Services page of our website.

#### **2. Contact our Customer Services team**

Alternatively, and for all consumer credit and insurance related complaints, please contact our Customer Services team. Our Customer Service Helpline number is 01738 445566 and is open Monday to Friday 9 a.m. to 5 p.m. Alternatively, you can email us at [cc@struans.com](mailto:cc@struans.com) or write to us at Customer Care, Struan Motors, Crieff Road, Perth PH1 2SJ.

#### **3. What happens next?**

Sometimes we may ask you to outline your complaint in writing; this helps us fully understand your concerns. If we cannot resolve your complaint straight away, we will look into it in more detail. After your complaint has been received, we will take the following steps:

#### **4. Within a week**

We will try to give you a full reply. If this is not possible, we will promptly send you an acknowledgement, which will let you know we have received your complaint and provide you with details of who is dealing with it.

#### **5. Within four weeks**

We hope to have completed our investigations and written to you with our final response. Hopefully, this will resolve the situation but, if you are still unhappy, please contact us at Customer Services using the details above. In some cases, we may need more time to respond and if so we will write to you with an update of the situation.

#### **6. Within eight weeks**

In the majority of cases (excluding discretionary commission arrangement complaints), we will have written to you with our final response. It is highly unlikely that your complaint will not have been resolved by this time but if it has not we will write to you with a further update. If you are dissatisfied with our final response or the update provided at eight weeks, for insurance and consumer credit complaints you can contact the Financial Ombudsman Service. The Financial Ombudsman Service is free, independent and impartial. The Financial Ombudsman Service consumer helpline is available on 0800 0234 567 or 0300 123 9123 or you can visit their website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk), email them at [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk) or write to the Financial Ombudsman Service, Exchange Tower, London E14 9SR. Whilst acting as a consumer, if a non-financial services related dispute arises that cannot be resolved between us within a reasonable timescale, you may refer the dispute to the free independent Advisory and Conciliation Service operated by the Motor Ombudsman, the government-backed, self-regulatory body for the motor industry. For details of this service you can call their dedicated Advice Line on 0345 241 3008, submit an enquiry or complaint via the website [www.TheMotorOmbudsman.org](http://www.TheMotorOmbudsman.org) or write to The Motor Ombudsman Ltd, 71 Great Peter Street, London, SW1P 2BN.

Thank you for taking this time to read our complaints procedure, we do hope that this demonstrates our commitment to customer care.