



## **Bradstock Commercial Finance Limited trading as BBA Finance Complaints Policy and Procedure**

### **Complaints Policy**

Bradstock Commercial Finance Limited is committed to providing a quality service for all of our clients. One of the ways in which we can continue to improve our service is by listening and responding to the views of our customers, and in particular by responding positively to complaints, rectifying errors we identify through our complaints handling process, learning from mistakes that may have been made and implementing change when necessary.

Therefore, our aim is to ensure that:

- Making a complaint is as easy as possible.
- All complaints are investigated competently and diligently, and when appropriate, confidentially.
- Customers are kept informed regarding the progress of our investigation.
- A fair and reasonable outcome is delivered, following a thorough investigation into the complaint.
- Feedback we receive is used to improve the service we provide to our customers.
- The complaints policy and procedure is reviewed on an annual basis.

### **How to make a complaint**

If you are dissatisfied with the service provided by Bradstock Commercial Finance Limited, please contact us by telephone on 01276 450 460.

Alternatively, you can email [derek@bbafinance.co.uk](mailto:derek@bbafinance.co.uk) or write to us at the below address.

Bradstock Commercial Finance Limited  
2 Savernake House  
Ailesbury Court  
Hight Street  
Marlborough  
SN8 1AA

### **Complaints Procedure**

#### **Recording your complaint**

Upon receipt of your complaint, it will be logged on our internal complaints database. The complaint information stored is then analysed to help BBA Finance identify any areas of concern and generally improve the service we provide to our customers. Resolving complaints BBA Finance strives to resolve customer complaints as quickly as possible, our associates are often able to resolve a problem at the first point of contact, if this is not achievable, our aim is to resolve your complaint by close of business on the fifth day, following receipt of the complaint. If we have resolved your complaint within this timeframe, we will issue you a Resolution Letter. This letter will detail the findings from our investigation into your complaint and the outcome.

#### **Complaints that require further investigation**

In the event of BBA Finance being unable to resolve your complaint by close of business on the fifth day, following receipt of the complaint, BBA Finance will send an acknowledgement letter to you within five business days of you initially expressing dissatisfaction. This letter will confirm our understanding of your complaint and advise that we are completing an investigation. As soon as we have completed our investigation, we will contact you to discuss the outcome and look to resolve and close your complaint. Once the complaint has been closed, we will issue to you our Final Response letter.

The Final Response letter will detail your right to refer your complaint to the NACFB

If after four weeks, following receipt of your complaint, BBA Finance will:



- Will issue to you an Interim Response letter, detailing the reason why we are not yet in a position to discuss the resolution to your complaint and advising of when we will next be in contact with you.

Eight weeks, following receipt of your complaint, BBA Finance will either:

- Contact you to discuss the resolution to your complaint and send our Final Response letter, which will detail your right to refer your complaint to the NACFB.
- Send a further Interim resolution letter, detailing why we are not yet in a position to discuss the resolution to your complaint, we will also indicate when we believe our investigation will be completed. At this point, you will also be given the right to refer your complaint to the NACFB.

### **National Association of Commercial Finance Brokers**

If you decide that you are dissatisfied with the outcome of your complaint, you have the right to refer your complaint to the NACFB, free of charge, but you must do so within six months of the date of the SRC letter or Final Response letter.

If you do not refer your complaint in time, the NACFB will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the NACFB believes that the delay was as a result of exceptional circumstances.

### **You can contact the NACFB using the methods listed below:**

☎ : 0800 023 4567 / 0300 123 9123

✉ : [Complaints@nacfb.org.uk](mailto:Complaints@nacfb.org.uk)

In writing to:  
National Association of Commercial Finance Brokers  
33 Eastcheap  
London  
EC3M 1DT

Further information is available on their website - <https://nacfb.org/complaints-procedure>

### **If BBA Finance is not the appropriate respondent to your complaint**

BBA Finance is a Finance Broker and therefore we use a panel of different companies, who each cover the client's transaction.

In the event your complaint lies with one of the companies we use, we will pass details of the complaint to them, and they will investigate the complaint, and contact you directly with their response. We will also send you a letter confirming your complaint has been forwarded to the relevant company and provide you with their contact details.