

Summary of the Internal Procedures for Handling Complaints

Van Solutions

We regard a complaint as being

'Any oral or written expression of dissatisfaction, whether justified or not, from, or on behalf of, a person about the provision of, or failure to provide, a financial service, which:

- 1. alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience; and/or*
- 2. relates to an activity of our firm, or of any other firm with whom we have some connection in marketing or providing financial services or products, which comes under the jurisdiction of the Financial Ombudsman Service'.*

We will provide a copy of this document upon request and when acknowledging a complaint. There will be no charge for this. This information is also available on our website.

Upon receipt of a complaint, we will pass the details onto the Compliance Department which will be dealing with the complaint and responsible for ensuring that any complaint will be dealt with promptly and fairly.

A complaint can be made via any reasonable means, including a letter, telephone, email, and in person.

We operate a telephone line to enable a complaint to be filed and you will not be bound to pay more than the 'basic rate' when using this.

No charge will be made for handling a complaint from a client.

Making a Complaint

We do not request a charge for handling a complaint.

If you wish to make a complaint, we can be contacted as follows:

Nathen Lowe, Compliance Manager

Drivespeed Leasing, Arabesque House, Unit 5, First Floor, Monks Cross Drive,
Monks Cross, York, YO32 9GZ

Tel: 01904 682 892

Complaints resolved by the close of the third business day after receipt

Where we consider your complaint to have been fully resolved by the close of the third business day following the day it is received, we will promptly issue our 'Summary Resolution Communication'

Our 'Summary Resolution Communication' will:

- be fair, clear, and not misleading.
- refer to the fact that you have made a complaint and that we consider the complaint to have been resolved.
- If relevant, include any offer of remedial action or the appropriate level of redress (or both).
- provide you with details of any rights to refer the complaint to the Financial Ombudsman Service or take civil action if you subsequently decide that you are dissatisfied with the resolution of the complaint.

We will also provide you with details of your right to refer the complaint to the Financial Ombudsman Service and British Vehicle Rental and Leasing Association if you are dissatisfied with the resolution of the complaint. The FOS can be contacted as follows:

The Financial Ombudsman Service
Exchange Tower
London E14 9SR
Telephone number: 0800 023 4 567

Further information is available on the Ombudsman's website below:

<http://www.financial-ombudsman.org.uk/>

Drivespeed Leasing Limited are a member of the British Vehicle Rental and Leasing Association. All British Vehicle Rental and Leasing Association members are required to adhere to the British Vehicle Rental and Leasing Association's mandatory Code of Conduct. The Code of Conduct is there to ensure that the customer benefits from the highest standards of service.

The British Vehicle Rental and Leasing Association can be contacted as follows:

British Vehicle Rental and Leasing Association
River Lodge, Badminton Court, Amersham
HP7 0DD
Telephone number: 01494 434747

Further information is available on the BVRLA's website below:

<https://www.bvrla.co.uk>

If you are not satisfied with our decision, you will have the right to refer the matter to the Financial Ombudsman Service (FOS) within 6 months from the date of our Summary Resolution Communication or you may lose that right. Details of this right will be provided.

We will also confirm whether we consent to the Financial Ombudsman Service considering a complaint if it becomes apparent that the complaint has been made or referred outside the time limits specified under FCA rules. Under these rules, the ombudsman service cannot normally look at a complaint if it is referred more than 6 months after our summary resolution communication is issued, or, 6 years from when the complained act happened and 3 years from when a complainant should reasonably have been aware of a problem.

If you are not satisfied with our decision, you will also have the right to refer the matter to the British Vehicle Rental and Leasing Association (BVRLA) within 12 months from the date of our Summary Resolution Communication.

Acknowledging your Complaint

If your complaint cannot be resolved by the close of the third business day, following the day it is received, we will promptly send you a written acknowledgement of your complaint to confirm it has been received and that we are dealing with it.

If you make an oral complaint, our written acknowledgement will set out our understanding of your complaint.

If we have reasonable grounds to be satisfied that another firm may be solely or jointly responsible for the allegation(s) made, we will promptly forward the complaint, or the relevant part of it, to that firm. We will write to you to confirm our actions and provide the contact details of the firm concerned.

Investigating your Complaint

Your complaint will be handled effectively by somebody competent and independent.

Your complaint will be investigated diligently and will be assessed fairly, consistently, and promptly.

We may ask you to submit copies of documentation and may request further relevant evidence and information from you to assist us with our investigation.

We will consider any documents and/or information you may provide about your complaint.

Keeping you Informed

If your complaint cannot be resolved by the close of the third business day, following the day it is received, we will ensure that you are regularly kept informed of our progress concerning the investigation into your complaint.

Any progress updates will include:

- an explanation of why we are not in a position to make a final response and indicate when we expect to be able to provide one;
- what further information/documents do we require to resolve your complaint; and
- when you may expect to receive a further update/our Final Response letter.

We will work towards completing our investigation into your complaint within eight weeks of its receipt.

We will undertake a thorough investigation of your complaint which may take a little bit of time. However, if we have been unable to conclude our enquiries within the eight weeks, we will write to you and explain why we are not able to make a final response and indicate when we expect to be able to provide one.

If we have been unable to conclude our enquiries within the eight weeks, we will provide you with details of any rights to refer the complaint to the Financial Ombudsman Service (FOS) (or take civil action) if you are dissatisfied with the progress of our review, their contact details, website address and refer you to the availability of further information on the FOS website.

We will also confirm whether we consent to the FOS considering a complaint if it becomes apparent that the complaint has been made or referred outside the time limits specified under FCA rules.

Resolving your Complaint

When we have finalised our investigation into your complaint, we will issue our Final Response letter. All communications with you will be fair, clear, and not misleading.

If a complaint is resolved by the close of the third business day following the day, it is received a final response letter will not be issued.

Our Final Response letter will:

- be in plain language and easily understood;
- include details of the complaint;
- provide details of our investigation and decision;
- if relevant, include any offer of remedial action or the appropriate level of redress (or both); and

- provide you with details of any rights to refer the complaint to the Financial Ombudsman Service (or take civil action) if you subsequently decide that you are dissatisfied with the resolution of the complaint.

We will also provide you with the contact details of the Financial Ombudsman Service (FOS) and the British Vehicle Rental and Leasing Association (BVRLA), their website addresses and refer you to the availability of further information on their websites.

If you are not satisfied with our decision (and are an eligible complainant) you will have the right to refer the matter to the Financial Ombudsman Service (FOS) within 6 months from the date of our Final Response letter or you may lose that right. Details of this right and an explanatory leaflet will be provided.

We will also confirm whether we consent to the FOS considering a complaint if it becomes apparent that the complaint has been made or referred outside the time limits specified under FCA rules.

If you are not satisfied with our decision, you will also have the right to refer the matter to the British Vehicle Rental and Leasing Association (BVRLA) within 12 months from the date of our Final Response letter.

You can be assured that we treat all complaints very seriously and we will conduct a full review of the issue(s) raised.