



## National Car Loan Scheme

The National Car Loan Scheme is licensed under the Consumer Credit Act 2006 and covered by the Financial Ombudsman Service (FOS).

Under this Act you have the right to complain about how we manage your loan and for this complaint to be handled promptly, consistently and fairly. We therefore have the following procedure in place:

- Your complaint will be handled by a member of staff who has not previously been involved with the loan, has the authority to deal with the complaint and can offer any appropriate redress.
- We will acknowledge your complaint within five working days and inform you of the person who is responsible for dealing with your complaint. If possible, we will also give a final response. Otherwise, we will:
  - Keep you reasonably informed of the progress of your complaint, with at least one update within four weeks; and
  - Send you a final response letter, with any appropriate redress, within eight weeks. If we have not been able to give you a final response by this time, we will explain why. If you are dissatisfied with the delay you may then refer your complaint to the FOS.

You may also refer your complaint to the FOS if you are unhappy with the way your complaint is handled or if you are not satisfied with our final response and the redress, if any, offered. This must be done within six months of receiving our final response.

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