

Complaints Procedure

Reference: DISP 1 (parallel application)

We are sorry to hear you have something to complain about. We take complaints seriously: they are the most important signal we get for how to improve.

How to complain

- By email: complaints@credicorp.co.uk
- By post: Complaints, Credicorp Limited, Suite 53c Unimix House, Abbey Road, London NW10 7TR
- From the customer portal: use the "Help & support" tab and tick "This is a complaint".
- By telephone: any time during office hours.

What we will do

- Acknowledge. We will acknowledge your complaint in writing within 3 working days.
- Investigate. A staff member who is not the person who handled the original transaction will investigate.
- Substantive response. We aim to provide a final written response within 8 weeks of the complaint being received. If we can't resolve your complaint, we will explain why.
- Resolution. If we agree we have done something wrong, we will say so, fix it, and where appropriate compensate you. If we can't resolve your complaint, we will explain why.

Escalation

Because this product is offered under the body-corporate exemption (article 60C, FSMA RAO 2001), the Financial Ombudsman Service does not have jurisdiction over complaints about it. If you are not satisfied with our final response, the next escalation is the courts. We strongly prefer to resolve disputes without litigation - please ask if you would like to mediate.

Complaints we receive

We publish anonymised quarterly complaint volumes on the About Us page so prospective customers can see the rate at which we receive complaints and what they are about. We also use the data internally to drive process changes.