



ROMA
FINANCE
LENDING WITH INTEGRITY

Complaints Handling Policy

Amendments from previously issued version:

Date	Amendment
September 2015	First Published Version
October 2015	Updated to include references to Credit Approved Terms
June 2016	Policy Reviewed and Updated
August 2018	Policy Reviewed and Updated

1. Objectives

- 1.1 We seek to maintain our reputation as a company delivering high quality professional service ensuring that customer service and complaints handling awareness is part of our culture and that treating introducers and customers fairly is fully embedded throughout all areas of the business.
- 1.2 When something goes wrong, it is important that our customers tell us. This will help us to improve our standards and meet customer expectations.
- 1.3 A copy of this policy will be provided free of charge to all customers on request.
- 1.4 Customers must be made aware in our terms of business that the Financial Ombudsman service is not available for the product range we offer.

2. Owner and management review

The person with overall responsibility for dealing with complaints is Nick Reason the company's Head of Credit ("Complaints Officer"). The policy is reviewed annually and any changes will be communicated to all staff.

3. Procedure and Timescales

- 3.1. Customers who express concerns about our services at first instance should be asked to raise the matter with the person responsible for the conduct of the relevant transaction in question who will endeavour to resolve such concerns quickly.
- 3.2. If the customer remains unsatisfied he should be asked to set out his concerns in a letter or email addressed to the Complaints Officer.
- 3.3. Within five working days of receiving the customer's written complaint an acknowledgement of the complaint will be sent to the customer. The Complaints Officer will then fully investigate the complaint. This will involve reviewing the relevant file and discussing the issues raised with the person having conduct of the matter.
- 3.4 Our aim is to ensure that the Complaints Officer responds fully in writing to any complaint within 4 weeks. If this is not possible the reasons must be explained to the customer and an alternative timescale provided.

4. Competence and impartiality

All staff within the business have been trained to ensure they handle complaints in a sympathetic manner and in accordance with this policy. All complaints will be handled fairly and impartially and always with the customer's best interests in mind.

5. Communication

Complaints awareness and complaints handling training is provided to all staff to ensure they understand their responsibilities in this process. This policy is maintained at head office so that staff have access to it at all times.

6. Management information

- 6.1. Complaints that are dealt with without reference to the Complaints Officer must nevertheless be recorded and reported to the Complaints Officer.
- 6.2. Complaints data from all areas of the business are analysed and reported so that we can understand our strengths and weaknesses. Where trends evidence opportunities for business process improvements, recommendations will be discussed at management meetings so that agreed changes can be implemented.

7. Complaints Record keeping

All complaint records are maintained for a minimum of 6 years after the complaint is closed.