



Finance Complaints Procedure

Our step-by-step complaints procedure

JWS Home Improvements is authorised and regulated by the Financial Conduct Authority (FCA). If you're not completely happy with our service we'd like to hear about it so we can do something to put it right.

We do everything we can to make sure our customers get the best products and service possible. However, sometimes we may not get things right the first time. When that happens we want you to tell us what went wrong so we can put matters right. We want to:

- ✓ make it easy for you to tell us what went wrong;
- ✓ give your complaint the attention it deserves;
- ✓ resolve your complaint fairly without delay; and
- ✓ make sure you are satisfied with how your complaint was resolved.

How & where to complain

If you are not satisfied with any aspect of our service or products you can tell us about your complaint in the following ways:

In person – call into our office at the address shown below.

We are open Monday to Friday from 9.00am – 5.00pm and from 9.00am – 12.00pm on Saturdays.

In writing – write to us at the address below and address your letter to The Complaints Manager.

By telephone – call us on the number below during our office hours and ask for the Customer Services Department.

By email – send an email to: survey@jwshome.co.uk

How long will it take?

We aim to resolve your complaint straightaway and write to you to confirm, but if we can't then we will write to you within **three business days** to tell you:

- ✓ why we have not resolved your complaint;
- ✓ who is dealing with your complaint; and
- ✓ when we will contact you again.

We will keep you informed on a regular basis but if you need an update please call us on the number above and ask to speak to the person handling your complaint.

If we cannot reach agreement with you

If we can't agree a solution with you **within eight weeks** of receiving your complaint, we will:

Send a letter giving our reasons for the delay and an indication of when we expect to provide a final decision.

OR Issue our final decision letter which will explain our final position.

The Financial Ombudsman Service

Our aim is to resolve all complaints internally. However, if after receiving our final decision letter, or if eight weeks have passed, you have the right to refer your complaint to the Financial Ombudsman Service (FOS). Their contact details are shown below.

Please note: Only complaints relating to the sale of financial services should be referred to FOS.

If you would like the Financial Ombudsman Service to look into your complaint you must contact them **within six months** of the date of our final response letter.

The Financial Ombudsman Service
Exchange Tower
London, E14 9SR

Or you can telephone on: 0800 023 4567

Or email: complaint.info@financial-ombudsman.org.uk

Further information can be obtained from the Financial Ombudsman Service's website at www.financial-ombudsman.org.uk



JWS Home Improvements Ltd are authorised and regulated by the Financial Conduct Authority and appears on the FCA register under FRN:775109

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