

Step One Finance Limited Complaints Procedure

At Step One Finance we aim to provide you with the highest standard of service. We would like to hear from you if you are unhappy with our products or conduct. Our Complaints Procedure seeks to provide you with a swift and satisfactory resolution to any issues you have encountered or problems you may want to draw our attention to.

If you have a complaint, we will try to resolve it as quickly as possible. We will aim to understand your complaint and provide a useful explanation of our position.

How does our Complaints Procedure work?

1. Contact us by telephone, email or at our postal address below. We'll do all we can to deal with your complaint immediately. If your complaint cannot be resolved by the end of the next working day, we will write to you **within 5 working days** to acknowledge it has been received and confirm our understanding of your complaint.
2. We will provide you with a response to the issues you have raised. We will endeavour to do this as quickly as possible.
3. If we are unable to fully respond to the issue **within 28 days**, we will contact you to explain why this has not been possible, keep you informed of the complaint's progress and let you know when we will contact you again.
4. After a **further 28 days** we will contact you again - either with a full response or reasons why we have been unable to provide this. If we are unable to provide a full response, we will inform you of any rights you have to refer the matter on to the Financial Ombudsman Service.

In the vast majority of cases, we are able to resolve issues quickly and satisfactorily with you directly.

Our Contact Details:

The Compliance Manager
Step One Finance Limited
Premier House
15 – 19 Church street west
Woking
Surrey GU21 6DJ
Tel: 01483 661100
E mail: customerservice@steponefinance.co.uk

If writing to us, please remember to enclose your full name, address and account number together with full details of your complaint.

If you feel your complaint has not been fully, or fairly, dealt with, or you have not received a response within 8 weeks, you may contact the Financial Ombudsman Service (FOS) who may be able to take the matter further. You have six months from the date of our final response to refer your complaint to FOS. A leaflet detailing the FOS complaint procedure will accompany our final response.

You can contact the Financial Ombudsman Service on 0800 0234567 or 0300 1239123 (free from mobile phones). Alternatively, you can write to: **The Financial Ombudsman Service, Exchange Tower, London, E14 9SR**. Further information about the FOS can be found at www.financial-ombudsman.org.uk