

Step One Finance Limited Customer 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 resolution of 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 we can resolve it with you within 3 working days, we will issue you with a Summary Resolution letter confirming this and advising of your rights to escalate the matter to the Financial Ombudsman Service.
2. If your complaint cannot be resolved within three days, we will write to you within 5 working days to acknowledge it has been received and confirm our understanding of your complaint.
3. We will investigate your complaint and provide you with a response to the issues you have raised. We will endeavour to do this as quickly as possible and keep you informed as to our progress as necessary.
4. We will provide you with a final response as soon as possible and in case no later than 8 weeks from the date we receive the complaint.

Our aim is to resolve any issues quickly and satisfactorily with you directly.

Our Contact Details:

Complaints Team
Step One Finance Limited,
Premier House
15 – 19 Church Street West
Woking, Surrey GU21 6DJ
Tel: 01483 661100
Email: complaints@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 will be entitled to contact the Financial Ombudsman Service (FOS), who may be able to take the matter further. You will 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.