



# Complaints Procedure



Ver 01/2019

We work hard to deliver an exceptional consumer experience. If we fail to deliver that experience we are determined to do what we can to fairly investigate your concerns, and to do all that we can to put right any failure on our part. Comfomatic Ltd (**Comfomatic**) encourage feedback through this process and view any complaint as a constructive opportunity to develop our business.

If you are unhappy about any aspect of our interaction with you or with a family member\*, we have a complaints system through which your complaint can be raised, investigated and addressed. The system is straight forward and easy to access.

\*In order to protect the confidentiality of information retained by Comfomatic Limited. If you are making a complaint on behalf of someone else you will need to provide their written permission for us to deal with you.

## 1. Making a Complaint or Providing Feedback

We ask that all complaints are made in writing, this way we can understand your concerns and we can address those concerns appropriately. Complaints or feedback should be addressed to:-

Customer Service Manager  
Comfomatic Ltd  
Unit 15 Turnstone Business Park  
Mulberry Avenue  
Widnes  
WA8 0WN

You should set out as full an account of your concerns as possible and include a copy of any evidence you wish us to consider. Please do not send original documents. We also suggest that you keep a copy of your complaint for your records.

If you have difficulty writing, please contact our customer service team on 01515591140 and they will do what they can to assist you making your complaint. Please note that any call to or from Comfomatic may be recorded for training and other purposes.

## 2. Acknowledgement

If your complaint is a valid complaint, Comfomatic will send a written acknowledgment of the receipt of your complaint within two working days of its receipt. The acknowledgement will explain what steps we will take to investigate your complaint and give you an indication of how long the investigation is likely to take.

### 3. Investigation

The nature and the scope of the investigation will be determined by the nature and the seriousness of the complaint. Unless there are exceptional circumstances, we aim to complete investigations and to respond to complaints within twenty-eight working days of receipt of the complaint.

### 4. Response

Comfomatic will provide you with a response to your complaint, either in writing or by telephone. The response to your complaint will be open and honest, it will set out a summary of the evidence considered and it will give you a reasoned determination of your complaint.

If your complaint reveals any wrongdoing by a member of the Comfomatic team, or any shortcomings in the service we have provided, we will also set out what steps we will take to remedy our failure.

### 5. Supervision & Arbitration

Comfomatic are authorised and regulated by the Financial Conduct Authority (**FCA**) to broker credit. If your complaint relates to the regulated activity of credit broking, once we have completed our investigation and provided our final response, if you remain unhappy, you will have the right to ask the Financial Ombudsman Service (**FOS**) to investigate your concerns.

The service provided by the FOS is completely free of all charges to you. The contact details for the FOS are: -

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

If your complaint is not about credit broking, because we are members of the British Healthcare Trades Association (**BHTA**), once we have provided our final response, you can ask the BHTA to investigate your complaint, again the service offered by the BHTA is free of all charges to you. The BHTA contact details are shown below.

BHTA,  
New Loom House  
Suite 4.06, 101 Back Church Lane  
London  
E1 1LU

We will tell you what you need to do to progress your complaint through the FOS or the BHTA when we provide our final response.

Following our complaints procedure is designed to be easy and straightforward, we hope that most complaints can be investigated and resolved using this process. However using this process does not in any way restrict your statutory rights.

ENC BHTA Get Wise to Making A Complaint

