

**Complaint Policy & Procedure**

<p><b>Complaint Contact Details</b></p>	<p><b>Complaints Manager Name: Scott Kerr</b>  <b>Telephone: 07966490290</b>  <b>E-mail: <a href="mailto:scott@skassetfinance.co.uk">scott@skassetfinance.co.uk</a></b></p> <p><b>Name: Paul Kerr</b>  <b>Telephone: 07710626093</b>  <b>E-mail: <a href="mailto:paul@skassetfinance.co.uk">paul@skassetfinance.co.uk</a></b></p>
<p><b>Initial Assessment</b></p>	<p>Once a complaint has been lodged, S K Asset Finance Ltd will make an initial assessment to ascertain whether to treat the complaint as eligible</p>
<p><b>Complaint Procedure</b></p>	<p>Any complaint verbal or written will be referred to our complaints manager Scott Kerr, or to Paul Kerr if Scott is unavailable. The lender in question to which the refers will then be contacted with the customers complaint and their details. The customer will be informed of this either verbally or in email form, and this will be logged.</p> <p>If the complaint is in relation to S K Asset Finance Ltd.'s operation this will also be logged.</p>
<p><b>Complaints Regarding S K Asset Finance Ltd.'s Service</b></p>	<p>Clients may express dissatisfaction to us regarding our own service and although the issue may not be directly our fault, we will need to be clear about whether the client wishes us to help complain to a third party or whether the client wishes to complain about S K Asset Finance Ltd. If we are any doubt regarding whom the complaint relates too, we will act if though the complaint is about S K Asset Finance Ltd initially. We then need to ascertain if the complaint does</p>



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S K Asset Finance Ltd is registered in Scotland. Company Registration no. SC234397

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Tel – 07966490290 Email – [scott@skassetfinance.co.uk](mailto:scott@skassetfinance.co.uk)

	<p>or does not relate to S K Asset Finance Ltd or our services or the performance of the third party. If this is unclear, this must not delay the investigation and we will proceed with our own investigation. Scott Kerr, or Paul Kerr will review this matter and take the complaint to the provider if appropriate and inform the client accordingly.</p>
<b>Investigation</b>	<p>The Complaints Manager needs to establish the nature and scope of a complaint having due regards to the Financial Conduct Authority's direction:</p> <ul style="list-style-type: none"> <li>○ Deal with complaints promptly and fairly</li> <li>○ Give complainants clear replies and, where appropriate, fair redress</li> </ul> <p>It is important that our Complaints Manager receives full cooperation from all staff in this investigation. The complaints manager may also contact the complainant to gain further clarification of information. This can be done via telephone, email or any other appropriate means of communication and the process can begin before the complainant receives the initial response letter.</p> <p>At this point the complaint must be entered into the <b>complaints log</b> and a <b>complaint record</b> must be created.</p>
<b>Eligible Complaints</b>	<p>It is the firm's policy to treat all complainants the same, however, <i>eligible complainants</i> are legally defined and have additional rights in law that we must acknowledge and adhere to. We have elected to treat all complaints in the same way for simplicity. Sometimes we may not know if a complainant is 'eligible' in which case we must treat them as such and if it becomes necessary, the Financial Ombudsman Service will establish the status of the complainant, not us.</p> <p><i>Eligible complainants</i> refers to people or entities with potential entitlements to claim against a firm in circumstances where they</p>



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	<p>have suffered a financial loss due to poor advice or services. In order to be treated as 'Eligible Complainants' the Complainants must be:</p> <ul style="list-style-type: none"> <li>○ Private Individuals or</li> <li>○ Companies within the EU definition of a microenterprise or</li> <li>○ Charities with an income of under £1,000,000 or</li> <li>○ Trustees of a trust with assets under £1,000,000 AND</li> <li>○ Their complaint must fall under the jurisdiction of the FOS and must therefore arise out of one of several listed relationships in <b>DISP 2.7.6</b></li> </ul> <p>The Financial Conduct Authority Complaints rules apply to complaints:</p> <ul style="list-style-type: none"> <li>○ Made by, or on behalf of an eligible complainant;</li> <li>○ Relating to regulated activity;</li> <li>○ Involving an allegation that the complainant has suffered, or may suffer, financial loss, material distress or material inconvenience;</li> <li>○ Not resolved by close of business on the day following the receipt.</li> </ul>
<b>Times Scales</b>	<p>The Rules set out by the Financial Conduct Authority give firms a maximum of 8 weeks to issue a final response to the complainant and we require that this practise is followed for all complaints. It is also imperative to keep complainants informed of progress which we will do by writing to them after four weeks if we have not reached a decision using the holding letter template. More holding letters may be given at the discretion of the complaints manager.</p>
<b>Holding Letter</b>	<p>When the investigation has not involved a continuous dialogue the complaints manger may issue a holding letter after four weeks if the complaint remains outstanding.</p>
<b>Final Response</b>	<p>This must clearly set out, in writing, the following:</p> <ul style="list-style-type: none"> <li>○ whether we accept or reject the complaint</li> <li>○ where applicable, the reasons for rejecting any complaint</li> <li>○ where we accept the complaint, and intend to offer redress or remedial action, details of the redress to be offered, any</li> </ul>



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	<p>compensation offered and a clear method of calculation has to be shown.</p> <p>Additionally where the client is an 'eligible counterparty'/potential 'eligible counterparty' we must:</p> <ul style="list-style-type: none"> <li>○ explain that where the complainant disagrees with the firm's decision they must refer the matter to the ombudsman within six months of the date of this letter or the right to use this service is lost and</li> <li>○ enclose a copy of the Financial Ombudsman Service's standard explanatory leaflet</li> </ul> <p>The final response template should be used and the <b>complaints log</b> and <b>complaint record</b> must be updated with the final decision including details of the amount of any redress offered.</p>
<p><b>Closing a Complaint</b></p>	<p>We will consider a complaint closed when we have made our final response to you. This does not prevent you from exercising any rights you may have to refer the matter to the Financial Ombudsman Service.</p>
<p><b>Financial Ombudsman Service</b></p>	<p>We will co-operate fully with the Ombudsman in resolving any complaints made against us and agree to be bound by any awards made by the Ombudsman. The firm undertakes to pay promptly any fees levied by the Ombudsman.</p> <p>Financial Ombudsman Service – Contact Details - The Financial Ombudsman Service, Exchange Tower, London, E14 9SR Telephone: 0800 023 4567 (Free for most people calling from a fixed line) or 0300 123 9123 (Cheaper for those calling from a mobile) or 020 7964 0500 (if calling from abroad).</p> <p>E-Mail: <a href="mailto:complaint.info@financial-ombudsman.org.uk">complaint.info@financial-ombudsman.org.uk</a> Website: <a href="http://www.financial-ombudsman.org.uk">www.financial-ombudsman.org.uk</a></p>



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