



## **COMPLAINTS PROCEDURE**

M&P Direct Limited are committed to providing high quality services to all our customers. However, we appreciate we may not always get it right. If a problem occurs, we strive to address complaints promptly and effectively.

## **CONTACT US**

The best way to contact us is to call or email us and we will try to resolve your complaint within 3 working days:

- By telephone: 02921 921 177
- By email to: [complaints@mandp.com](mailto:complaints@mandp.com)
- By post to:  
Complaints Manager,  
M&P Direct Limited,  
Phoenix Way,  
Garngoch Industrial Estate,  
Gorseinon,  
Swansea,  
SA4 9HN

## **WHEN AND HOW YOU WILL HEAR FROM US**

If we can resolve your complaint within 3 working days, we will send you written confirmation of this in the form of a summary resolution letter. Where we cannot resolve your complaint within three working days, we will send you a written acknowledgement so that you know we are investigating your concerns.

We will then undertake a full investigation to enable us to make an informed assessment of your complaint. We will keep you updated on our progress and contact you if we need to provide further information regarding the issues you have raised.

We will send you a final response within 8 weeks (unless your complaint relates to discretionary commission arrangements, see below), although we aim to get your complaint resolved well before this time. The final response will:

- Let you know the outcome of the investigation
- If appropriate, advise you of what we intend to do to rectify the problem
- If we disagree with your complaint, clearly explain why

If we decide that you are not an eligible complainant, we will advise you of this promptly. This may be because your complaint is time barred which means the event happened more than 6 years ago, or it is more than 3 years since you should reasonably have been aware you had cause for complaint. There may be times where we need to refer part of all a complaint to a third party. Where this happens, we will aim to do so within 5 working days, obtaining your consent to do so, and providing contact details of the third party.



## **COMPLAINTS RELATING TO DISCRETIONARY COMMISSION ARRANGEMENTS (DCA)**

On 11 January 2024 the FCA announced temporary changes to the handling rules for motor finance complaints relating to DCA. These rules came into force on 11<sup>th</sup> January 2024. The usual 40 working day period (eight weeks) to investigate and respond to a formal complaint is now paused under these new rules for DCA complaints until 4<sup>th</sup> December 2025. If this applies to you, we will acknowledge your complaint and confirm that an investigation will be paused until 4<sup>th</sup> December 2025 unless the guidance from the FCA changes in the meantime, in which case we will contact you again.

## **REFERRING YOUR COMPLAINT**

After our investigation, if you are still unhappy with our response to your complaint, you can choose to refer it to the Financial Ombudsman Service (FOS). They provide a free, independent service to help resolve complaints:

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

0800 032 8000

[Complaint.info@financial-ombudsman.org.uk](mailto:Complaint.info@financial-ombudsman.org.uk)