

## **Complaints Policy and Procedure**

**Baldock Cars Ltd**

**72 Broad Street, Clifton, Shefford, SG17 5RP**

**Tel: 01462 757344**

**Email: baldockcarsales@live.co.uk**

**VAT No. 142316250 | Company No. 10640568 | FCA No. 779081**

---

### **1. Introduction**

**At Baldock Cars Ltd, we are committed to delivering excellent customer service. However, we recognise that sometimes things may go wrong. If you are dissatisfied with any aspect of our service, we encourage you to let us know. We take all complaints seriously and aim to resolve them fairly, promptly, and in accordance with our regulatory obligations.**

**This policy outlines how complaints will be handled and sets out the steps we take to investigate and respond appropriately.**

---

### **2. FCA Definition of a Complaint**

**A complaint is defined by the Financial Conduct Authority (FCA) as:**

**“Any oral or written expression of dissatisfaction, whether justified or not, from, or on behalf of, a person about the provision of, or failure to provide, a financial service or a redress determination, which alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience.”**

---

### **3. Submitting a Complaint**

**You may submit a complaint to us via any of the following methods:**

- **In person at our showroom**
- **By phone: 01462 757344**
- **By email: baldockcarsales@live.co.uk**
- **By post: Baldock Cars Ltd, 72 Broad Street, Clifton, Shefford, SG17 5RP**

**We also accept complaints submitted on behalf of a customer by an authorised representative.**

---

#### **4. Third-Party Complaints**

If a complaint concerns a third party—for example, a finance provider such as Close Brothers Motor Finance or an insurer—we will notify the relevant third party directly and promptly. We will also keep you informed of any updates or responses received from that third party. Our obligation is to ensure that your concern is passed to the appropriate organisation who is responsible for resolving it, and we will support that process as needed.

---

#### **5. Types of Complaints**

We recognise and respond to two main types of complaints:

- **Regulated complaints:** These involve finance agreements or insurance products (such as GAP or cosmetic repair insurance).
- **Non-regulated complaints:** These may involve dissatisfaction with service, vehicle condition, or other non-financial matters.

We will assess and categorise your complaint accordingly to ensure it is handled through the appropriate process.

---

#### **6. Complaint Handling Process**

##### **Acknowledgement**

All complaints will be acknowledged within 5 working days of receipt, either by email or in writing.

##### **Investigation**

We will investigate the complaint thoroughly, gather all relevant evidence, and speak with staff as necessary. If the complaint involves a regulated product, we may also inform the relevant third party (e.g. Close Brothers Motor Finance).

##### **Summary Resolution**

Where a complaint can be resolved within 3 working days, we will issue a Summary Resolution Communication, setting out the resolution and informing you of your rights if dissatisfied.

##### **Final Response**

If the complaint cannot be resolved within 3 days, we aim to provide a Final Response within 8 weeks. This will set out our findings, decision, and any actions

we will take. If you are dissatisfied with the outcome, you may refer your complaint to the Financial Ombudsman Service (FOS).

---

#### **7. If a Complaint Takes Longer Than 8 Weeks**

If we are unable to provide a final response within 8 weeks, we will:

- Explain the reason for the delay
  - Provide a timeline for when we expect to complete the investigation
  - Remind you of your right to refer the complaint to the Financial Ombudsman Service
- 

#### **8. Financial Ombudsman Service**

If you remain unhappy with the outcome or if 8 weeks have passed without resolution, you have the right to escalate your complaint to:

**Financial Ombudsman Service**

Exchange Tower, London, E14 9SR

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

Telephone: 0800 023 4567

You must refer your complaint within six months of receiving our final response.

---

#### **9. Regulatory Responsibility**

Baldock Cars Ltd takes all regulatory responsibilities seriously. We understand that improper handling of complaints can result in regulatory sanctions, reputational harm, and financial penalties. All complaints are handled in line with FCA guidelines and internal compliance standards.

## Complaints Handling Procedure – Staff Guide

### Baldock Cars Ltd

72 Broad Street, Clifton, Shefford, SG17 5RP

Tel: 01462 757344 | Email: baldockcarsales@live.co.uk

VAT No. 142316250 | Company No. 10640568 | FCA No. 779081

---

## Step-by-Step Complaints Procedure

### Step 1: Acknowledge the Complaint

- Remain calm, professional and understanding.
- Thank the customer for raising the issue.
- Take notes if the complaint is made verbally.

If received in person or by phone:

- Complete a **Complaint Record Form** (physical or digital).
- Record the date/time, customer contact details, summary of the complaint, and the staff member handling it.

If received by email or post:

- Print and attach to a Complaint Record Form.
- Store in the complaints folder or upload to the digital complaints folder.

### Step 2: Identify the Complaint Type

Determine whether the complaint is:

- **Regulated:** Finance, insurance (e.g. GAP, cosmetic repair) – must be escalated immediately to the complaints lead or manager.
- **Non-regulated:** General dissatisfaction, service issues, attitude, vehicle condition not covered by a finance agreement.

Mark the complaint accordingly on the Complaint Record Form.

### Step 3: Log the Complaint

Record the complaint in the **Complaints Log**, including:

- Unique Complaint ID (e.g. BC2025-001)
- Customer's name and contact details
- Date received

- Type (Regulated / Non-Regulated)
- Summary of complaint
- Staff member handling it
- Current status (Open, Acknowledged, Resolved)
- Final resolution date and outcome
- Whether the complaint has been escalated (e.g. to a lender or insurer)

All records should be stored securely and updated as needed.

#### **Step 4: Acknowledge Within 5 Working Days**

Send an **Acknowledgment Email or Letter** to the customer. Include:

- Confirmation that the complaint has been received
- Contact details for the person handling it
- Estimated timeframe for resolution
- A reminder that they may escalate to the Financial Ombudsman Service if needed

A standard template should be used for consistency.

#### **Step 5: Investigate the Complaint**

- Speak with relevant team members
- Review all associated documentation (e.g. sales orders, finance agreements, warranty information)
- Gather any additional customer correspondence or notes
- Maintain a record of all steps taken

If the complaint involves finance or insurance, notify the relevant provider within 5 working days.

#### **Step 6: Resolve or Escalate**

If resolved within 3 working days:

- Send a **Summary Resolution Communication** (using template).
- Mark the complaint as resolved in the Complaints Log.

If it cannot be resolved in 3 days:

- Continue the investigation.

- Keep the customer informed throughout the process.

### **Step 7: Final Response**

Once the investigation is complete:

- Send a **Final Response Letter** (using template) clearly stating:
  - Summary of the complaint
  - Outcome of the investigation
  - Any remedial actions being taken
  - The customer's right to refer to the Financial Ombudsman Service

Ensure the Final Response is sent within 8 weeks of receiving the complaint.

### **Step 8: If Not Resolved Within 8 Weeks**

If the complaint is not resolved within 8 weeks:

- Send a **Holding Letter** explaining the delay
- Include details of the customer's right to refer the case to the Financial Ombudsman Service

Continue the investigation until a final response can be provided.

### **Step 9: Acceptance or Rejection of Outcome**

If the customer accepts the outcome:

- Ask for written confirmation or use an Acceptance Form (where appropriate).

If the customer rejects the outcome:

- Inform them of their right to escalate the matter to the Financial Ombudsman Service.

### **Step 10: File and Monitor**

All complaint documentation should be stored in a central **Complaints File**, including:

- Complaint Record Form
- Correspondence
- Investigation notes
- Final Response or Summary Resolution letter
- Acceptance Form (if applicable)
- Any supporting documents

The Complaints Manager or Director should:

- Review complaints monthly
  - Identify trends, staff training needs, or recurring issues
  - Report regularly to senior management
- 

**Templates recommended:**

- Complaint Record Form
- Summary Resolution Communication
- Acknowledgment Letter
- Final Response Letter
- Holding Letter
- Acceptance Form