



FRASERSPLUS

Our complaints process

At Frasers Group Financial Services Limited, we are committed to providing you with the best experience possible, so we are constantly working to make sure our products and services are completely transparent, fair and exciting to use.

The reputation we have with our customers is extremely important to us, so we take complaints about our products and services very seriously.

If something does go wrong, please contact us, it will give us the chance to fix things for you and make improvements to our processes to stop it from happening in future.

How we handle complaints

We will take any concerns you have seriously. If you are unhappy about any aspects of our products or services, this page explains how we will address your concerns.

We understand that making a complaint can be very stressful for our customers, but we promise to make every effort to ensure it is dealt with fairly and as quickly as possible.

How do I make a complaint?

If you would like to make a complaint, please get in touch with us so we can start looking into what's gone wrong. Here are a few different ways you can contact us to log your complaint:

1. Through 'Live Chat' within your Frasers Plus app.
2. By email to our Financial Services Team – customersupport@frasers.plus
3. By post to: Frasers Plus Financial Services Team, Express House, Clayton Business Park, Clayton-le-Moors, Lancashire. BB5 5JY

What happens once I've made a complaint?

Once we have received your complaint, it will be investigated so a fair conclusion can be reached.

We have set out below what you can expect from each of the stages we follow, depending on the nature and complexity of the concerns you have raised.

Early Resolution Stage

Where we can, we will aim to resolve complaints within 3 working days. Our Financial Services Team members are specially trained and will look into what's happened, before reporting back to you with their proposed resolution. If you are happy to accept the resolution, we can agree to close your complaint and we will then confirm this to you in writing.

Escalation Stage

If you are still unhappy and we can't agree an early resolution with you, or if your complaint is a little more complex and we think we might need more time to reach a fair outcome, your complaint will be escalated and assigned to a member of our dedicated Complaints Team.

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We will let you know we are doing this and send you the details within 5 working days. Your assigned complaints specialist will be your personal point of contact while your complaint is fully investigated.

Investigation Stage

We will investigate your complaint thoroughly and impartially and do all we can to reach a prompt and fair conclusion for you. You may be asked to provide additional information and evidence relating to your complaint, so we can better understand and assess your specific concerns. If we need to do this, we will let you know at the earliest opportunity.

We will keep you informed on the progress of your complaint throughout our investigation and will notify you of any significant developments in a timely manner.

Final Response Stage

As soon as we feel we have reached a fair conclusion; we will send you a final response communication. As set out by our regulator, the Financial Conduct Authority ('FCA'), we will do this within 56 days.

We aim to resolve all complaints well before this, but we will always let you know if it's taking a little longer than expected for us to investigate and when you should expect a response.

What can I do if I'm still not happy?

If you have not had a response from us within 8 weeks of the date you raised your complaint, or if after receiving our final response you remain unhappy with the outcome or resolution we have provided, you may be able to refer your complaint to the Financial Ombudsman Service ('FOS') for an independent assessment of the concerns you've raised.

You can contact them by phone on **0800 023 4567**, or in writing at The Financial Ombudsman Service, Exchange Tower, London E14 9SR.

More information about the service and how to make a complaint can be found on their website www.financial-ombudsman.org.uk/consumers/how-to-complain.

The online version of the Financial Ombudsman Service's consumer leaflet can be found [here](#).

What if my complaint is about a third party related to us?

If your complaint relates to goods (such as faults with items) or services (such as non-delivery of items) provided to you by Frasers Group retailer or one of its subsidiaries, we will provide you with the relevant contact information so you can register your complaint with them directly.

What if I just want to provide feedback, not raise a formal complaint?

We always welcome feedback and would be grateful for any insights you have on ways we can make your experience with us better. You can e-mail any feedback to us at customersupport@frasers.plus or, alternatively, you can share your feedback through 'Live Chat' in your Frasers Plus app.