

**Warmglow Home Improvements, Unit 19, Sandmere Road, SR2 9TP,  
0191 521 8658, aftercare@warmglowuk.co.uk**

**Complaints Procedure**

If you're not completely happy with our service we'd like to hear about it – that way we can do something to put it right.

We do everything we can to make sure our Customers get the best products and service possible. However, sometimes we may not get things right the first time. When that happens, we want you to tell us what went wrong so we can put matters right.

We want to:

- make it easy for you to tell us what went wrong
- give your complaint the attention it deserves
- resolve your complaint fairly without delay
- make sure you are satisfied with how your complaint was resolved

**How and where to complain**

If you are not satisfied with any aspect of our service or products you can tell us about your complaint in the following ways:

**In person** – call into our office at the address shown overleaf. We are open Monday to Friday from 9.30am – 5.00pm

**In writing** – write to us at the address above and address your letter to **The Customer Complaint Manager**.

**By telephone** – call us on 0191 521 8658 during our office hours and ask for the Customer Services Department.

**By email** – use the email address shown above

**How long will it take?**

We aim to resolve your complaint straight away but if we can't we will write to you within 5 business days to tell you:

- Why we have not resolved your complaint
- Who is dealing with your complaint
- When we will contact you again

We will usually resolve your complaint quickly but if it is complex it may take longer.

We will keep you informed on a regular basis (and every 4 weeks as a minimum) but if you need an update please call us and ask to speak to the person handling your complaint.

We are authorised and regulated by the Financial Conduct Authority. We are a credit broker, not the lender. We offer loan products from one (more than one) lender to help you fund your purchase. We do not offer financial advice. We have a commercial relationship with the lender(s) and may receive a commission. We do not charge you a fee for our credit broking services.

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**If we cannot reach agreement with you**

If we can't agree a solution with you within 8 weeks, we will:

- Send a letter giving our reasons for the delay and an indication of when we expect to provide a final decision

**OR**

- Issue our summary resolution letter which will explain our final position

**The Financial Ombudsman Service**

Our aim is to resolve all complaints internally. However, if after receiving our final decision letter or if 8 weeks have passed you may have the right to refer your complaint to the Financial Ombudsman Service (FOS). Their contact details:

**Please note: Only complaints relating to the sale of financial services are to be referred to FOS**

**Financial Ombudsman Service**

If you want the Financial Ombudsman Service to look into your complaint you must contact them **within six months** of the date of our final response letter.

The Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London E14 9SR



Or you can telephone them on: 0800 023 4567

Or email them at: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Further helpful information can be obtained from visiting the Financial Ombudsman Service web site at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

We are authorised and regulated by the Financial Conduct Authority. We are a credit broker, not the lender. We offer loan products from one (more than one) lender to help you fund your purchase. We do not offer financial advice. We have a commercial relationship with the lender(s) and may receive a commission. We do not charge you a fee for our credit broking services.