

Data Protection Act

Under the Data Protection Act you have the right to obtain a copy of the personal information that Apex Credit Management Limited holds on you. If you would like to request a copy of your file, please contact the Customer Care Department in writing. This will be sent to you in the form of an encrypted disk with a password sent separately. If you would prefer to receive a paper copy, then please specify this at the time of writing.

There is a charge of £10 for this service, which should be payable to Apex Credit Management Limited. Please make sure, when requesting your information under the Data Protection Act, that you make it clear in your letter that the £10 fee is for a 'subject access request'.

Please note that only Apex Credit Management Limited processes customer data. Any payments made payable to any other company in the Group shall either be returned or refunded if cashed.

For any further information about the protection of your data, please visit the Information Commissioner's Office (ICO): www.ico.org.uk

Independent Advice

The following not-for-profit organisations can offer you free, confidential and impartial debt advice:

Citizens Advice Bureau

www.adviceguide.org.uk - *England & Wales*

www.cas.org.uk - *Scotland*

www.citizensadvice.co.uk - *Northern Ireland*

National Debtline

Tel. 0808 808 4000

www.nationaldebtline.org - *England, Scotland & Wales*

StepChange Debt Charity

Tel. 0800 138 1111

www.stepchange.org



Apex Credit Management Limited
Buckingham Road, Brackley,
Northamptonshire, NN13 7DN

www.apexcm.co.uk

Apex Credit Management Limited is an Appointed Representative of Cabot Credit Management Group Limited which is authorised and regulated by the Financial Conduct Authority with firm reference number 677910. Apex Credit Management Limited is registered in England and Wales with Company No: 03967099.

Registered Office: As above.

**Resolving
your complaint
with us**



Our Service Promise

Apex Credit Management Limited has a reputation for providing excellent customer service and it's a reputation we work hard to maintain. But we also recognise that sometimes things can go wrong. In the event that we have made a mistake, or we could have done something better, then we will do our best to put this right for you.

This leaflet explains the process which we will follow in resolving your complaint.

Complaints Process

- If any issues arise in the course of your dealings with us, please talk to us and let us know what your concerns are. It is highly likely that the situation can be resolved quickly by a Team Manager or Department Manager, therefore please speak to them early on so that any issues can be dealt with as soon as possible.
- If we are unable to resolve your concerns in the first instance, then the matter will be referred to the Customer Care Department, who will contact you promptly in writing to acknowledge receipt of your complaint. If you have any documentation that could assist us with our enquiries, please forward this as soon as possible, so that we can resolve your complaint more quickly.

- We have 8 weeks in which to resolve your complaint in accordance with regulatory requirements. However, we will endeavour to conclude our investigations and send you our final response by week 4. If we are unable to do so, for example if we are awaiting information, we will send you a letter updating you with our progress. In any case, we will issue our final response by week 8.

Complaint Resolution

We appreciate that in some circumstances, you may not be happy with our final response. Should this be the case, then we will endeavour to investigate further and to resolve any additional concerns that you may have. It is often easier to discuss such matters over the telephone, as this can enable an immediate resolution to the situation.

Our Customer Care Department is available on 0345 849 8966 from 08.00 - 17.00 (Monday to Friday). Calls to our 03 numbers are charged at local rate from landlines and mobiles and calls to our 0800 numbers are free. Or you can email: customercare@apexcm.co.uk

Appeals Process

Should you feel that your complaint has not been concluded to your satisfaction following the procedure laid down in this leaflet, you may refer the matter to the Financial Ombudsman Service ("FOS") within six months of our final response. Their contact details are:

Financial Ombudsman Service

Exchange Tower
London
E14 9SR

Tel: 0300 1239 123

Email: complaint.info@financial-ombudsman.org.uk

Web: www.financial-ombudsman.org.uk

Please be advised that the FOS is not able to investigate every complaint that it receives, as the issue may not be within its jurisdiction.

Alternatively, we are a member of the Credit Services Association (CSA), who can also act as a mediator. Their contact details are:

Credit Services Association Ltd

2 Esh Plaza
Sir Bobby Robson Way, Great Park
Newcastle upon Tyne NE13 9BA

Tel: 0191 217 0775

Web: www.csaconsumers-uk.com

We may monitor or record phone calls with you to enable us to check that we have carried out your instructions correctly and to help improve the quality of our service.