Complaints Policy & Procedure

Best Price Car Sales Ltd, trading as WOO CARZ, is authorised and regulated by the Financial Conduct Authority (FCA) under Firm Reference Number 626798.

Finance is subject to status. Terms and conditions apply. We work with a number of carefully selected credit providers who may be able to offer finance for your purchase. We are only able to offer finance products from these providers.

1. Purpose

a) This document represents our policy towards complaints, how a consumer can make them and how as a company we handle them.

b) This policy and procedure have been created to meet general standards and requirements and comply with standard complaint handling procedures, including the Financial Ombudsman Service (FOS) and FCA regulations such as CONC and DISP.

c) We take our responsibilities seriously, in addition to the legal and regulatory requirements we have as a financial firm.

d) We are committed to ensuring the fair treatment of our consumers and ensuring they face no post-sale barriers with our service, and we have effective and transparent procedures in place.

e) As a business we ensure that complaints can be made using any reasonable means and recognise complaints require a resolution.

2. Definition

As per FCA material, they define a complaint as the following:

‘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, claims management service or a redress determination, which alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience.’

3. Our Commitment

We are committed to providing a high standard of service at all times. If you are dissatisfied with any aspect of our service, we would like the opportunity to resolve your concerns. Our aim is always to deal with complaints objectively, fairly and as quickly as we are able to. Making a complaint will never affect the way we deal with you, and there is no charge for making a complaint, however you choose to contact us.

4. How to Make a Complaint

If you have a complaint about any aspect of our service, then we would like to hear from you. Please use the below details to let us know:

By post: Best Price Car Sales Ltd (trading as WOO CARZ), 18 Paynes Road, Southampton, Hampshire, SO15 3DJ, United Kingdom

By telephone: 02380 225666

By email: justinnewberry@bpcarsales.com or jason@bpcarsales.com

Online: www.woocarz.co.uk (via our contact form)

Please provide your name, contact details and details of your complaint so that we can investigate the matter as quickly as possible. If we are missing anything, we will be in touch to ask for it.

5. Acknowledgement of Complaints

We will acknowledge receipt of your complaint within five working days, as per DISP 1.6.1.

6. Investigating Your Complaint

If we are able to investigate and resolve your complaint within 3 working days, you will receive a Summary Resolution response from us detailing our outcome and findings, in line with DISP 1.5.

In the event our investigations take longer than 3 days, we will issue you a Final Response within an 8-week timescale. Whilst we try to close any complaint before this 8-week time frame, we do need to make you aware that we do have this time. Our final response will include detailed information about your complaint, our investigation, and the resolution we have come to.

Where possible, we will respond sooner and explain any actions we propose to take to resolve your complaint. Where appropriate, we may also provide a formal written apology.

If we cannot provide a final response within 8 weeks, we will send a holding letter explaining why, giving a timeframe for when we expect to respond, and confirming your right to refer the matter to the Financial Ombudsman Service (FOS) in the meantime, along with the FOS explanatory leaflet.

7. Financial Ombudsman Service

If you are not satisfied with our Final Response, or the handling of your complaint within the 8-week time frame, you can contact the Financial Ombudsman Service (FOS). You must do this within six months of our final response.

The Financial Ombudsman Service is free and impartial, and provides an independent service for resolving disputes between consumers and financial businesses. You are entitled to contact them at any stage of your complaint.

W: www.financial-ombudsman.org.uk

T: 0800 023 4567 or 0300 123 9123

P: Exchange Tower, Harbour Exchange, London, E14 9SR

Should we receive a complaint which is outside of the time limits for referral to the FOS (more than six months after our final response; more than six years after the event complained of; or three years from when the complainant became aware, or ought reasonably to have become aware, that they had cause for complaint) and we reject the complaint on this basis, we will provide the complainant with a full explanation, as per DISP 1.8.

8. Complaints About Your Lender

You can also raise a complaint directly with your finance provider. The complaints process for your lender will be set out within the agreement you hold with them. If you have any questions or require any assistance with this, please let us know.

9. Processes and Responsibilities

9.1 Record Keeping

a) As per DISP 1.9 and to ensure that we handle our complaints efficiently and effectively, any correspondence or notes from phone communication will be documented on our complaints log and case management system.

b) This will allow the complaints handler to review the whole complaint and refer back to any point in the investigation if they are required to do so.

c) Any documentation received regarding the complaint will also be uploaded to the customer's application.

d) All records of complaints will be kept as per our retention periods; only employees that require access to customer complaint notes will be granted this information.

e) We aim to resolve all complaints as soon as possible to minimise the number of open complaints (DISP 1.4.3).

9.2 Training

a) Staff will receive complaints training within their initial induction and at least once a year.

b) Training will ensure our team understands the processes that we have in place and the regulatory importance of following these processes.

c) At any time, staff have the opportunity to request further training on any aspect of our business.

9.3 Treating Customers Fairly (TCF)

a) As a company, we ensure that we follow all regulatory guidelines, including treating customers fairly.

b) When it comes to complaints, we guarantee that our customers will not face any post-sale barriers.

c) Our staff are aware that they need to assist customers as much as possible when they wish to make a complaint, and they should not receive a different service to any other customer.

d) As per DISP 1.3.2, customers are made aware they can make a complaint verbally or in writing, and these contact details are provided in our complaints procedure for ease for the customer.

e) We will ensure that our complaints procedure is in a clear location so our consumers can access it with ease. To ensure we are in compliance with DISP 1.2, our complaints procedure is clearly listed on our website and a copy will be sent via email.

f) Specifically, to meet DISP 1.2, our complaints procedure will also detail contact details for the FOS.

g) Customers will have their expectations managed, and staff will explain the complaints process so a customer can understand the next steps.

h) As per DISP 1.4.1, we will thoroughly investigate any complaint competently, diligently and impartially, ensuring that any evidence obtained is saved to the customer's application for the record.

i) In line with DISP 1.4.2, all factors of the customer journey and outcome will be considered in our investigations.

j) We will keep in constant communication with all parties, including our finance partners, ensuring we keep in touch at least once a week whilst investigations are taking place.

k) We will assess fairly, consistently, and promptly:

- the subject matter of the complaint
- whether the complaint should be upheld
- what remedial action or redress (or both) may be appropriate
- if appropriate, whether there are reasonable grounds to be satisfied that another respondent may be solely or jointly responsible for the matter alleged in the complaint

l) If a customer makes a complaint about a specific member of the team, that employee will not have any involvement in handling the customer's complaint.

m) Customers will never be charged for making a complaint, no matter what method of communication they use (DISP 1.3.1).

n) Where a customer has referred a complaint to the FOS, we will fully comply with any further investigations and comply promptly with any settlements or awards, in line with DISP 1.4.4.

o) At any point in our trading future where we are required to publish our complaints data due to the number of complaints received, we will ensure this is easily available to our customers, contains all required information, and is published within the required time limits. We will inform the FCA in writing as and when this has been actioned.

9.4 Redress and Compensation

a) Compensation or redress will be decided on an individual basis and detailed to the customer in our final communication.

b) Management will take into account all aspects of the complaint and any detriment caused to the customer, and offer compensation based on these aspects and per regulation.

c) Where compensation and redress is considered or decided, we will ensure all factors have been taken into account, including all evidence obtained and regulation set out by the FCA and FOS.

d) Compensation or redress may also involve agreements with lenders or partners to determine an overall decision, and where applicable, all communication and decisions will be documented.

e) As with all complaint records, redress and compensation will be recorded so that we are able to report amounts to the regulator.

9.5 Point of Contact

a) As per DISP 1.3.7, the firm has appointed Justin Newberry to currently handle all complaints and Service Query (SQ) issues.

b) We will ensure this information remains clear and up to date on our FCA register.

c) As the firm grows and moves forward, we will consistently review Justin Newberry's ability to carry out this responsibility and regularly review their knowledge and training to ensure they remain competent in this role.

d) We will request an email or a detailed description over the phone to handle the complaint further, and will then liaise with the customer and any third parties as required (in line with DISP 1.7.1), issuing a Final Response letter or Summary Resolution as appropriate.

e) If we are required to forward the complaint to a third party, we will do so promptly and inform the customer that we have done so.

f) Templates are used when liaising with customers for acknowledgement (including initial and holding letters), Summary Resolution and Final Response letters, to ensure the customer receives the information required under DISP, including (but not limited to) DISP 1.6.1 and 1.6.2, such as: acceptance or rejection of the complaint, information on any redress offered and agreed, information on how to contact FOS and the applicable time limits, and the FOS explanatory leaflet.

g) All correspondence with customers will be clear, fair and not misleading. Where information such as FOS details is required to be prominent, this will be done so.

9.6 Service Query (SQ) vs. Complaint

a) It is important that we can differentiate between a complaint and a Service Query (SQ) issue.

b) Whilst they are different, we adopt the same principles and try to assist our consumers in rectifying any issues they have with their vehicles.

c) We provide this service as an extension to our offerings in the hope we can make the consumer's journey as easy as possible.

d) We will assist in liaising with the partner/lender if necessary, to try to come to an arrangement that provides our consumers with the vehicle they desire.

e) All SQs will be documented on our complaints log for management information purposes, which assists in providing additional insight on service and business activities.

f) Root cause analysis may be conducted on specific issues, which will be reviewed by Directors.

g) To meet DISP 1.3.2A, we are committed to learning from all complaints and SQ issues received, ensuring we analyse any patterns or guidance produced.

h) As per DISP 1.3.3, we will ensure appropriate management controls are in place to identify and remedy any recurring or systemic problems, both with regulated and SQ complaints. This includes: identifying root causes, prioritising issues, considering whether findings could impact other aspects of our processes and policies, amending processes with a clear timeframe and action plan where needed, and keeping records of all changes under version control.

i) Should issues be identified that may have affected other customers who have not come forward, we will take appropriate action to contact those customers and, if applicable, take steps to remedy the problem, agree a solution, or calculate redress (as per DISP 1.3.6).

10. Monitoring and Compliance

It is extremely important that this policy is complied with to protect our consumers. As a company, we will ensure that we keep up to date with regulatory and legal requirements, and that our processes and policies are updated accordingly to meet regulations (DISP, CONC, TCF).

We may conduct root cause analysis on our complaints to identify any patterns that may potentially form, therefore limiting risk to our consumers.

All complaint information will be reported within our RegData submissions as per DISP 1.10 rules and guidance, or upon request. We will ensure that all information requested by the FCA, including but not limited to the total amount, amount closed, amount open and redress paid, is accurate, honest and up to date. We do not anticipate meeting the 500-complaint threshold in the near future but will continue to review our processes and implement any necessary reporting requirements as and when required.

In the event a complaint identifies an area of concern within our procedure, this will be assessed and rectified where applicable.

11. Review

This policy will be reviewed on at least an annual basis, with any updates reissued on this policy. All policy changes are approved by directors.

12. Company Information

Best Price Car Sales Ltd (trading as WOO CARZ)

Authorised and regulated by the Financial Conduct Authority

FCA Firm Reference Number: 626798

Companies House Registration Number: 09034062

Information Commissioner's Office (ICO) Registration Number: ZA478075

Confirmation

By signing below, I confirm that I have fully read the above policy, been provided the opportunity to ask any questions, and understand my responsibilities to abide by the terms set within the policy, along with the consequences if I do not.

Signed

Name	**Date**