

Complaints Procedure

It is the aim of Welland Business Finance to provide a very high standard of service to every client. It is important to us that all complaints are dealt with fairly, promptly and appropriately.

This procedure explains how we will deal with any complaints and what you can do if you feel your complaint has not been resolved to your satisfaction.

Welland Business Finance is a trading style of M W Vehicle Contracts Limited. M W Vehicle Contracts Limited is authorised and regulated by the Financial Conduct Authority (FCA), Firm Reference Number 673971.

If You Have a Complaint

If you have a complaint about any aspect of our service, we would like to hear from you.

You can contact us by:

Telephone: 0116 259 9548

Email: customerrelations@mwvc.co.uk

Post: Welland Business Finance, Unit 24, Park Farm Business Park, Billesdon, Leicester, LE7 9FN

Your complaint will be passed to the appropriate person and dealt with as quickly as possible.

To help us investigate and resolve your concerns as quickly as possible, you should, in the first instance, contact the department with which you have been dealing.

To help us resolve your complaint, please provide the following information where possible:

- Your full name and contact information
- Full details of your complaint
- Your agreement, application or finance details
- Details of what you would like us to do to put things right
- Copies of any relevant paperwork or correspondence

How We Will Deal With Your Complaint

We will acknowledge your complaint promptly and aim to resolve it as quickly as possible.

Where we are able to resolve your complaint within three business days following the day on which we receive it, we will provide you with confirmation of the outcome.

Where we are unable to resolve your complaint within this period, we will investigate your concerns fully and keep you informed of the progress of our investigation where appropriate.

For complaints that fall within the applicable Financial Conduct Authority complaint-handling rules, we will provide you with our Final Response in writing as soon as possible and no later than eight weeks after receiving your complaint.

Our Final Response will explain the outcome of our investigation, our findings and any action we propose to take. It will also explain any further action available to you should you remain dissatisfied with the outcome.

If we are unable to provide you with a Final Response within eight weeks, where the FCA complaint-handling rules apply, we will write to you explaining the reason for the delay and provide details of any further rights available to you.

Financial Ombudsman Service

If you are an eligible complainant and remain dissatisfied with our Final Response, you may have the right to refer your complaint to the Financial Ombudsman Service (FOS).

Where applicable, you must normally refer your complaint to the Financial Ombudsman Service within six months of the date of our Final Response.

Eligibility for the Financial Ombudsman Service is determined in accordance with its applicable rules and criteria and may include:

- Private individuals
- Micro-enterprises
- Small businesses that meet the applicable eligibility criteria
- Charities that meet the applicable eligibility criteria
- Trustees of trusts that meet the applicable eligibility criteria

Our Final Response will explain your right to refer your complaint to the Financial Ombudsman Service where applicable.

Further information regarding eligibility and how to refer a complaint is available directly from the Financial Ombudsman Service.

BVRLA Conciliation Service – Vehicle Leasing

M W Vehicle Contracts Limited is a member of the British Vehicle Rental and Leasing Association (BVRLA).

Where your complaint relates to a vehicle leasing service covered by the BVRLA Conciliation Service, and we have been unable to resolve your complaint to your satisfaction, you may be eligible to refer your complaint to the BVRLA.

The BVRLA Conciliation Service does not apply to all business finance or asset finance products and services offered through Welland Business Finance.

Details can be found at www.bvrla.co.uk.

If you have any questions in relation to our Complaints Handling Procedure, please contact our Customer Relations Officer in the first instance:

Natasha Baker
Customer Relations Officer
Welland Business Finance

Telephone: 0116 259 9548

Email: customerrelations@mwvc.co.uk