



FCA Regulated Complaints Policy

Financial Conduct Authority (FCA) regulated complaints policy

Contents

- What are FCA regulated complaints?
- FCA regulated complaint process
- What happens if you remain dissatisfied?

What are FCA regulated complaints?

Motability is authorised and regulated by the Financial Conduct Authority (FCA) in respect of an introduction made by Motability to the Motability Scheme. As a result, Motability is required to comply with the FCA's Dispute Resolution:

Complaints rules and guidance when dealing with complaints regarding this regulated activity. For regulated complaints, Motability has adopted the FCA's definition of a complaint;

“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 or a redress determination, which:

- alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience; and
- relates to an activity of that respondent, or of any other respondent with whom that respondent has some connection in marketing or providing financial services or products, which comes under the jurisdiction of the Financial Ombudsman Service.”

FCA regulated complaints process

Motability will always try to resolve your complaint straight away, investigating the complaint competently, diligently and impartially. Where Motability has been able to resolve your complaint to your satisfaction within three working days following the day Motability received your complaint, Motability will send you a Summary Resolution Communication. This letter will inform you that Motability now considers your complaint to have been resolved and will tell you about the Financial Ombudsman Service (FOS), should you

subsequently decide you are dissatisfied. If it is not possible to resolve your complaint within three working days, Motability will send a letter to acknowledge your complaint and aim to resolve matters within eight weeks.

Once your complaint has been resolved to the best of our ability, Motability will send you a Final Response letter. The Final Response letter will outline:

- The details of the investigation
- The decision (outcome of your complaint)
- Next steps (if applicable)

What happens if you remain dissatisfied?

In cases where you have received a Final Response letter but you remain unhappy with the decision, you can ask the Financial Ombudsman Service (FOS) to review your complaint. This is a free, independent service for resolving such disputes.

You can refer your complaint to FOS at any time, but they will need our consent to investigate complaints if Motability hasn't had the chance to put things right or hasn't yet exceeded the relevant timescale and issued a Final Response letter.

If you decide to refer your complaint after Motability has issued the Final Response letter, you must do so within six months of the date on that letter.

You can contact the Financial Ombudsman Service as follows:

Financial Ombudsman Service

Exchange Tower

Harbour Exchange

London E14 9SR

Telephone, calling from a UK landline: 0800 023 4567

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

Online: www.financial-ombudsman.org.uk