



## Placing Reputation First

### Pastdue Credit Solutions Complaints Procedure

Pastdue Credit Solutions are committed to treating our customers fairly and constantly strive to offer you the highest possible level of service. However, there may be occasions when you feel you have cause for complaint. When this happens please contact us and let us know and we will ensure that we fully investigate your complaint in its entirety and do everything we can to put things right for you. We will keep you up to date as matters progress and you are free to contact us at any time if you have any questions.

#### What we do

- We aim to resolve all of your concerns within three working days following receipt. However, if we are unable to do so, we will acknowledge your complaint in writing within five business days of receipt of the complaint. If the complaint has been remedied within this time frame, a final response will also be included.
- If we are unable to resolve your complaint within four weeks, we will write to you to explain why we are unable to respond.
- If after 8 weeks we are still not in a position to make a response, we will write to you and give reasons for the delay and an indication when we expect to provide a full and final response. If your account was formed under the Consumer Credit Act we will also include details of the Financial Ombudsman Service ("FOS"), who you can refer your complaint to if you wish, a copy of the FOS's explanatory leaflet will be enclosed if applicable.
- If you accept our decision you should inform us of this, but if you do not do so within eight weeks, the case will be considered closed.
- If you're still unhappy with our response to your complaint, please explain to us why and we will look into the matter further for you.
- You may also be entitled to contact the Financial Ombudsman Service if you are unhappy with our response to your complaint. They are an independent organisation who looks to resolve complaints between consumers and financial organisations. You will need to do this within six months of our response to your complaint. We will provide you with a leaflet on how to do this within our response to your complaint if applicable.
- If your complaint is not deemed under the jurisdiction of the Financial Ombudsman Service, you may wish to contact one of the independent organisations listed below:
  - Credit Services Association, (all general complaints).
  - Information Commissioners Office, (matters regarding the Data Protection Act).
  - OFGEM, (matters regarding Energy i.e. Gas or Electric).
  - OFCOM, (matters regarding Telecoms/Media).
  - OFWAT, (matters regarding Water Services).

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