

Academy Leasing Complaint contact details:

Telephone: 01942 408520
Address: Academy Leasing Ltd, 2 Stone Cross Court, Yew Tree Way,
Golbourne, Warrington, WA3 3JD
E-mail: customer.complaints@academy-leasing.co.uk

Initial assessment

In the first instance, the member of staff receiving the complaint should make an initial assessment to ascertain if it should be treated as an 'eligible' complaint.

Definition of a complaint

Any expression of dissatisfaction from or on behalf of a customer whether oral, electronic or written and whether justified or not WHICH includes an actual or potential financial loss, material distress or material inconvenience.

Note that if there is any potential for financial loss or material distress or inconvenience then, however, aggravated the complaint may appear, it must still be treated as an 'eligible' complaint and dealt with in line with the regulatory rules that apply if the complaint is about any form of regulated business.

There are of course complaints that are made which relate to minor inconveniences; inconsequential distress and no financial loss and these can be called 'soft' complaints as opposed to eligible or 'hard' complaints.

If you are unable to establish the nature of the complaint or if you have insufficient authority to make this decision then the matter must immediately be referred to a line manager or the complaints manager without delay.

The procedure

Any complaint verbal or written must be referred to our complaints manager at the earliest opportunity or to a member of the senior management if the complaints manager is unavailable. It is essential that whoever is dealing with the complaint sends our initial response letter to the complainant promptly using our set template and adding the details known about the complaint.

Following this, the matter must be passed to our complaints manager for investigation.

Complaints about product providers/advisers/sales staff

Clients may express dissatisfaction to us about a product provider, sales staff or an adviser and although the issue may not be our fault we need to be clear about whether the client wishes us to help complain to a third party or whether the client wishes to complain about us; if in doubt we must proceed as if the complaint is about us initially. We then need to establish whether or not the complaint does relate to us or our services or the service or performance of the third party. If this is unclear, this must not delay investigation and we will proceed with our own investigation. The Complaints Manager will review this matter and take the complaint to the provider if appropriate and inform the client accordingly.

Investigation

The Complaints Manager needs to establish the nature and scope of a complaint having due regards to the Financial Conduct Authority's direction:

- Deal with complaints promptly and fairly
- Give complainants clear replies and, where appropriate, fair redress

It is important that our Complaints Manager receives full cooperation from all staff in this investigation. The complaints manager may also contact the complainant to gain further clarification of information. This can be done via telephone, email or any other appropriate means of communication and the process can begin before the complainant receives the initial response letter.

At this point the complaint must be entered into the complaints log and a complaint record must be created.

Eligible complainants

It is the firm’s policy to treat all complainants the same, however, eligible complainants are legally defined and have additional rights in law that we must acknowledge and adhere to. We have elected to treat all complaints in the same way for simplicity. Sometimes we may not know if a complainant is ‘eligible’ in which case we must treat them as such and if it becomes necessary, the Financial Ombudsman Service will establish the status of the complainant, not us.

Eligible complainant refers to people or entities with potential entitlements to claim against a firm in circumstances where they have suffered a financial loss due to poor advice or services. In order to be treated as an ‘Eligible Complainant’ the Complainant must be:

- Private Individuals or
- Companies within the EU definition of a microenterprise or
- Charities with an income of under £1,000,000 or
- Trustees of a trust with assets of under £1,000,000 AND
- Their complaint must fall under the jurisdiction of the FOS and must, therefore, arise out of one of several listed relationships in DISP 2.7.6
- Professional clients and eligible counterparties where the person is an individual acting for purposes outside his trade, business, craft or profession.

The Financial Conduct Authority complaints rules apply to complaints:

- Made by, or on behalf of an eligible complainant;
- Relating to regulated activity;
- Involving an allegation that the complainant has suffered, or may suffer, financial loss, material distress or material inconvenience;
- Not resolved by close of business on the day following receipt;
- Referred directly to the Financial Ombudsman Service which the complainant and the firm have both consented to the FOS investigating.

Timescales

The Rules give firms a maximum of 8 weeks to issue a final response to the complainant and we require that this practice is followed for all complaints. It is also important and courteous to keep complainants informed of progress and we will do this by writing to them after four weeks if we have not reached a decision using the holding letter template. More holding letters may be given at the discretion of the Complaints Manager.

Letter Timing

Letter	Timing
Initial response letter	Promptly: by the next working day unless there are exceptional circumstances.

Holding letter	Optional until the eighth week
Final response	By end of the eighth week after the receipt of the complaint in all cases, but sooner whenever possible. If, exceptionally, a full response is not possible by this time your firm must send out a holding letter explaining why it has not been able to issue a decision within the above time frame and when it expects to be able to provide a decision. You should, however, note <i>that it is a requirement that final responses are issued by the end of eight weeks after receipt of complaints.</i>

Holding letter

When the investigation has not involved a continuous dialogue the complaints manager may issue a holding letter after four weeks if the complaint remains outstanding.

Final response

This must clearly set out, in writing, the following:

- Whether we accept or reject the complaint
- Where applicable, the reasons for rejecting any complaint
- Where we accept the complaint and intend to offer redress or remedial action, details of the redress to be offered, any compensation offered and a clear method of calculation has to be shown.

Additionally, where the client is an 'eligible counterparty'/potential 'eligible counterparty' we must:

- Explain that where the complainant disagrees with the firm's decision they must refer the matter to the ombudsman within six months of the date of the final response letter or the right to use this service is lost and
- Enclose a copy of the Financial Ombudsman Service's standard explanatory leaflet

The final response template should be used and the complaints log and complaint record must be updated with the final decision including details of the amount of any redress offered.

Closing a complaint

Where we receive confirmation from the complainant that he or she is satisfied with our final response, the complaint, subject to any redress payment being made or remedial action taken, will be marked as closed.

Where no confirmation has been received from the complainant within 8 weeks of the firm's most recent letter, the complaint may also be considered closed. This is regardless of any subsequent communication via the Financial Ombudsman Service.

Financial Ombudsman Service

The firm must co-operate fully with the Ombudsman in resolving any complaints made against it and agrees to be bound by any awards made by the Ombudsman.

The firm undertakes to pay promptly the fees levied by the Ombudsman.

Contact:

- Address: The Financial Ombudsman Service, Exchange Tower, London E14 9SR
- Tel: 0800 023 4567 (free for most people ringing from a fixed line) or 0300 123 9123 (cheaper for those calling using a mobile) or +44 20 7964 0500 (if calling from abroad)
- Email: complaint.info@financial-ombudsman.org.uk
- Website: www.financial-ombudsman.org.uk

Analysis

We will conduct a root cause analysis in the case of any complaint and this will be recorded with the appropriate action having been taken. These actions are to be recorded with the individual complaint record and in our complaint reviews. The Complaints Manager will give the compliance officer full details and liaise with senior management of any changes need to be made to our procedures.

Vehicle Complaints

Academy Leasing are members of the BVRLA and their customers can benefit from using the BVRLA Conciliation Scheme.

The following text will be included in all BVRLA eligible complainants final response letters:

“You can also refer your complaint to the BVRLA’s conciliation scheme should you wish. The BVRLA is approved by Government as a Consumer ADR body under the Alternative Dispute Resolution for Consumer Disputes (Competent Authorities and Information) Regulations 2015.

Unresolved disputes may be referred to the BVRLA by either the customer or the member involved. The customer must have first fully exhausted the member's own internal complaints procedure and received their final decision.

Details should be submitted by email to: complaint@bvrla.co.uk. Please complete and return our complaint form giving us authority to act on your behalf.

If the customer does not have access to email, details can be sent by post to:

*BVRLA
River Lodge
Badminton Court
Amersham
HP7 0DD
or
Fax: 01494 434499*

The BVRLA will aim to resolve the matter using the information presented by both parties to the dispute. Customers should send any evidence they wish to be considered with their complaint form, as the Conciliation Service is an evidence-based service. Any information requested from the member should be sent to the BVRLA within five working days. Based on the information available, the BVRLA will provide both parties with its findings and recommendations.

The BVRLA aims to resolve complaints through the Conciliation Service within 30 days.”

Un-Regulated Complaints

1pm Plc and its group companies feel to promote consistency, transparency and fairness for all customers we must process complaints regarding un-regulated agreements in the same way. We log all complaints, we investigate them thoroughly, respond to the complainant accordingly and although customers are unable to refer their complaint to the Financial Ombudsman Service we do supply them with details for the CCTA Conciliation Service.

Contact:

- Address: Consumer Credit Trade Association, Airedale House, Aire Valley Business Park, Dowley Gap Lane, Bingley, West Yorkshire, BD16 1WA
- Tel: 0300 123 9 123
- Email: info@ccta.co.uk
- Website: www.ccta.co.uk