

You can contact us either:

Online at geddisab@btconnect.com

By phone on 028 90456664

By letter to 224/226 Albertbridge Road Belfast BT5 4GW

In Person at the shop listed on your credit agreement.

We will acknowledge and record your complaint and try to resolve it by the end of the next working day. If it is going to take longer to resolve we will write to you to:

1. Let you know we`re investigating your complaint and when we will contact you.
2. Give you a complaint reference number.

Final response.

Although regulations allow us 56 days to resolve customer complaints, we will try to resolve them as soon as possible.

Once we`ve thoroughly looked into your complaint we will send you our Final Response. This will tell you what we found, our decision, and if applicable what we plan to do

Independent Review.

If you are unhappy with our decision , you may ask the Financial Ombudsman Service(FOS) to review your complaint. This is a free independent service for resolving disputes.

You may refer your complaint to the FOS at any time but they will need our agreement to investigate complaints where:

1. We haven't had the opportunity to put things right.
2. We have not exceeded the 56 day time limit and have not issued our Final Response letter.

If you decide to refer your complaint to the Financial Ombudsman Service after we have issued our Final Response, you should do so within six months of the date on our Final Response letter.

You can contact the Financial Ombudsman Service by:

Email. Complaint.info@financial-ombudsman.org.uk

Website. www.financial-ombudsman.org.uk

Phone. 0300 123 91 23

Write to: Financial Ombudsman Service, Exchange tower, London, E14 9SR