

DISPUTE RESOLUTION AND COMPLAINTS POLICY FOR WITHINGTON CASH LTD T/A CASHPOINT

Principles

- Withington Cash Ltd recognises that complaints are an important point of customer feedback.
- All complaints will be investigated fully and fairly.

Definition of a Complaint

The Financial Conduct Authority defines a complaint as **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, which:**

- a) **Alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience; and**
- b) **Relates to an activity of a firm providing financial services or products, which come under the jurisdiction of the Financial Ombudsman Service.**

Definitions of:

Financial Loss – our actions have caused a customer to suffer a direct financial loss which can be quantified.

Material Distress – our actions have directly affected a customer's emotional state. This may be stated or implied, and would include these feelings: upset, embarrassment, anxiety, stress, sorrow, suffering, etc.

Material Inconvenience – our actions have had a direct impact on a customer's life, causing a disproportionate amount of disruption or difficulty.

Complaint Procedure

Making a complaint

We do not make a charge for handling a complaint. If you wish to make a complaint, please contact:

Withington Cash Ltd t/a Cashpoint
Didsbury Jewellers
724 Wilmslow Road
Didsbury
Manchester
M20 2DW
Telephone: 0161-434 5841

email: info@cashpointdidsbury.co.uk

We accept complaints in the following formats:

- Letter
- Email
- Telephone
- In person

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Acknowledging your complaint

If your complaint cannot be resolved within 72 hours following its receipt, we will promptly send you a written acknowledgement of your complaint.

If you make an oral complaint, our written acknowledgement will set out our understanding of your complaint.

Reviewing your complaint

Your complaint will be investigated diligently and will be assessed fairly, consistently and promptly.

We may ask you to submit copies of documentation and may request further information from you to assist us with our investigation.

We will take into account any documents and/or information you may provide in relation to your complaint.

Keeping you informed

If your complaint cannot be resolved within 72 hours following its receipt, we will ensure that you are regularly kept informed of our progress with regards to the investigation into your complaint.

We will undertake a thorough and timely investigation of your complaint. However, in the event that we are unable to conclude our enquiries within 56 days, we will write to you and let you know when we expect to be in a position to issue our Final Response Letter.

We will also provide you with details of your right to refer the matter to the Financial Ombudsman Service (FOS). The FOS can be contacted as follows:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Telephone: 0845 080 1800
Email: enquiries@financial-ombudsman.org.uk

Resolving your complaint

When we have finalised our investigation into your complaint, we will issue our Final Response Letter.

Our final response letter will:

- Be fair, clear and not misleading;
- Confirm details of our investigation and decision; and
- If relevant, include any offer of remedial action or the appropriate level of redress (or both);
- And any next steps.

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If you are unhappy with our decision and wish to take it further, you can ask the Financial Ombudsman Service (FOS) to look at your complaint. This is a free, independent service for resolving disputes. If you decide to refer your complaint after we've issued our Final Response, you should do so within 6 months of the date on our Final Response Letter.

Although you can refer your complaint to the FOS at any time, they will require our consent to investigate complaints where:

- We haven't had the chance to put things right;
- We haven't exceeded the 56 day timescale and haven't yet issued our Final Response Letter.

If your complaint can be resolved within 72 hours, 3 working days, we will send you a Summary Resolution Communication Letter to advise you how we have resolved the complaint, any further actions we are to take or the appropriate level of redress (or both), and again we will refer you to the Financial Ombudsman Service if you are not satisfied with our handling of the complaint.

An explanatory FOS leaflet will be provided.