

Complaints Process

BCRS Business Loans is committed to providing a high quality, transparent and accessible service to everyone we deal with. We aim to treat all of our customers and partners reasonably and fairly. Any expression of dissatisfaction with our service which calls for a response will be handled as a complaint. We listen to complaints, treat them seriously, and learn from them so that we can continuously improve our service.

Our first step is to resolve complaints informally if possible; we will try to resolve the issue there and then. If a complainant is not satisfied with our response, the next step is to then make a formal complaint.

How to complain to BCRS Business Loans

Step 1: Choose a convenient method

Letter	<ul style="list-style-type: none"> Address a complaint to the Portfolio & Compliance Manager. If the complaint is against the Chief Executive it should be addressed to the Chairman of the Board. Send it to: BCRS Business Loans, Technology Centre, Wolverhampton Science Park, Glaisher Drive, Wolverhampton, WV10 9RU
Email	complaints@bcrs.org.uk
Telephone	01902 710 193
Other	Alternative method if required by virtue of reasonable adjustments

Step 2: What we need from a complainant

- Reason(s) for the complaint, supported by as much information as can be provided, and the outcome you are expecting in order to resolve the complaint to your satisfaction
- Your Contact details, including email, postal address, phone number and preferred method of contact

How we will respond

- We will deal with complaints promptly and will always acknowledge receipt within five working days from date of receipt, whether written or oral, where we have a return and/or email address.
- Customers can expect to have a full substantive response within 20 working days. If we are unable to send a reply within the 20 working days, we will send a holding letter providing an update on when a full response will be provided, but no later than 25 working days.
- Upon receipt of this response you have the opportunity to appeal the decision within 10 working days, detailing the reason(s) why you feel our response does not satisfy your complaint and providing any new information to support your appeal. Your appeal will be assessed by our Chief Executive who will review the initial complaint and our response. We will send our final response within 5 working days. This response will be considered final.

The Financial Ombudsman Service

- The Financial Ombudsman Service is a free and easy-to-use service that settles complaints between consumers and business that provide financial services.
- If for some reason BCRS haven't been able to resolve a complaint within eight weeks, or a complainant is not satisfied with the resolution, a complaint can be referred to the Financial Ombudsman Service.
- If a complainant has will need to do this within six months of receiving the final response letter.
- To find out more about the service visit www.financial-ombudsman.org.uk

Confidentiality

All complaints received will be dealt with confidentially and in accordance with the requirements of data protection laws, subject to the need to disclose information as required by statutory authorities, and/or as a result of statutory, legal or parliamentary obligations placed on the organisation. We will keep all records pertaining to a complaint for at least six years from the date of the complaint's closure.