Complaints Process

BCRS Business Loans Limited ("BCRS") 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.

In the first instance we will try to resolve complaints informally at the point they are received. If a complainant is not satisfied with our response, we will follow our standard complaint process for formal complaints.

How to complain to BCRS Business Loans

Step 1: Contact us via any of the following methods

Letter	BCRS Business Loans, Technology Centre, Wolverhampton Science Park, Glaisher Drive, Wolverhampton, WV10 9RU
Email	**complaints@bcrs.org.uk**
Telephone	01902 710 193
In Person	Speak to one of our Business Development Managers or any other member of the team
Other	We are able to provide translations into Welsh or braille as required

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 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 aim to deal with complaints promptly. If we are unable to resolve the complaint by the close of business on the next working day, we will send you an acknowledgement letter (where we have a return address and/or email address).
- We will provide a full substantive response via email/letter within two weeks. We will continue to use the same method of communication unless you ask us to change it.
- Should you be dissatisfied with our response, you have two weeks to ask for a further review, at which point the matter will be escalated to a member of our Senior Leadership Team.
- After a further investigation, we will then provide a final response within one week.
- Upon receipt of this response, you have a final opportunity to appeal the decision within two weeks, 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 one of our Directors. We will send our appeal decision within one week, and no later than eight weeks from the initial date of complaint. 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.
- It is important to note that not all loans from BCRS and its subsidiaries are covered by the Financial Ombudsman Service. More information on the kind of complaints and claims they can help with is available at **www.financial-ombudsman.org.uk**. The final decision on whether a complaint or claim will be considered is made by the Financial Ombudsman Service.
- A complainant has six months from receiving the final response letter to refer their case to the FOS.

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 relating to a complaint for at least six years from the date of the complaint's closure.