

CUSTOMER COMPLAINTS POLICY

SJ Approved Used Cars LTD

FCA Authorisation Number: 926990

Registered in England & Wales No: 12451361

Registered Office: 16, Leicester Road, Blaby LE8 4GQ

Review Date: 20-02-2026

Approved by: Spencer Eke

1. Regulatory Status

[Your Company Name Ltd] is authorised and regulated by the Financial Conduct Authority (FCA) as a Credit Broker (and not a lender). We act as a broker, not a funder, and may introduce customers to a limited or select panel of lenders.

This policy is designed to comply with the FCA Dispute Resolution: Complaints (DISP) rules.

2. Purpose of This Policy

This policy sets out:

- What constitutes a complaint
- How complaints are handled
- Regulatory timescales
- Escalation rights
- Record-keeping requirements

This policy applies to complaints relating to:

- Motor vehicle sales
- Credit broking activities
- Commission disclosure
- Affordability assessments
- Sales process and conduct
- After-sales service

This policy does not affect your statutory rights under the Consumer Rights Act 2015.

3. Definition of a Complaint (FCA Definition)

Under FCA DISP rules, a complaint is:

“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.”

Complaints may be received via:

- Email
- Telephone
- Letter
- In person
- Social media

All staff are trained to recognise complaints.

4. How to Make a Complaint

In Writing:

SJ Approved Used Cars LTD
Unit 6, Brookfield Road. Burbage
LE102LL

By Email:

Complaints@sjapprovedusedcars.co.uk

By Telephone:

01455 271838

Please provide:

- Your full name and contact details
 - Vehicle registration number
 - Finance agreement number (if applicable)
 - Full details of your complaint
 - Supporting documentation
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5. Our Complaints Handling Procedure (FCA Compliant)

Stage 1 – Acknowledgement

We will:

- Acknowledge your complaint promptly
- Provide a written acknowledgement within **5 business days**

The acknowledgement will confirm:

- That your complaint is being investigated
 - Who is handling your complaint
 - Our expected timescales
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Stage 2 – Investigation

We will:

- Review all relevant documentation
- Consider call recordings (if applicable)
- Liaise with the lender (if finance-related)
- Assess compliance with FCA CONC rules
- Consider whether commission disclosure obligations were met

We aim to resolve complaints as soon as possible.

Stage 3 – Final Response (Regulated Complaints)

Under FCA DISP rules:

We will issue a **Final Response Letter within 8 weeks** of receiving your complaint.

The Final Response will:

- Summarise your complaint
- Outline our investigation
- Confirm whether the complaint is upheld
- Explain any redress offered
- Inform you of your right to refer the matter to the Financial Ombudsman Service

If we are unable to provide a final response within 8 weeks, we will:

- Write to explain the delay
 - Confirm when we expect to conclude
 - Provide details of your right to refer the complaint to the Financial Ombudsman Service at that stage
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6. Financial Ombudsman Service (FOS)

If you are dissatisfied with our Final Response, or if 8 weeks have passed without resolution, you may refer your complaint to:

Financial Ombudsman Service

You must refer the complaint within **6 months** of the date of our Final Response Letter.

Contact Details:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone: 0800 023 4567

Website: www.financial-ombudsman.org.uk

The service is free and independent.

7. Complaints Relating to the Lender

As a Credit Broker, we may introduce you to a third-party lender. If your complaint relates specifically to:

- The terms of your credit agreement
- Interest calculations
- Settlement figures
- Payment processing

You may also complain directly to the lender. However, we will assist in forwarding complaints where appropriate.

8. Redress & Remedies

Where a complaint is upheld, remedies may include:

- Correction of documentation
- Financial redress
- Refund of fees
- Commission repayment (where required)
- Goodwill payment
- Vehicle-related remedies in line with the Consumer Rights Act

All redress will be calculated fairly and consistently.

9. Consumer Rights – Vehicle Sales

Under the Consumer Rights Act 2015:

Vehicles must be:

- Of satisfactory quality
- Fit for purpose
- As described

Short-term right to reject: 30 days

Repair/Replacement period: First 6 months presumed fault

This policy does not restrict statutory rights.

10. Vulnerable Customers

We are committed to treating vulnerable customers fairly in line with FCA Consumer Duty requirements. Where we identify vulnerability, we will:

- Adapt communication methods
 - Allow additional time
 - Ensure explanations are clear and understood
 - Provide appropriate support
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11. Complaints Record Keeping (FCA Requirement)

We maintain a formal Complaints Register including:

- Complainant details
- Date received
- Nature of complaint
- FCA reportable status
- Outcome
- Redress paid
- Date closed

Records are retained for a **minimum of 3 years** (or longer where legally required).

Reportable complaints are submitted to the FCA in line with regulatory reporting requirements.

12. Staff Training & Oversight

- All staff receive complaints handling training
 - Complaints are overseen by the Compliance Officer / Director
 - Root cause analysis is conducted where necessary
 - Trends are reviewed to improve compliance
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13. Consumer Duty Statement

In line with the FCA Consumer Duty, we aim to:

- Act in good faith
- Avoid foreseeable harm
- Enable customers to pursue financial objectives
- Deliver fair value

Complaints are reviewed to ensure outcomes are consistent with these principles.

14. Policy Review

This policy is reviewed at least annually or following regulatory updates.

Signed: 
Name: Spencer Eke
Position: Director
Date: 20-02-2026