



Greenlight Credit Ltd t/a Varooma
Hersham Place Technology Park
Walton-on-Thames
Surrey, KT12 4RZ

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Fax: +44 (0) 1932 213 051
Email: customerservice@varooma.com
Web: www.varooma.com

Varooma Complaints Procedure - Consumer Leaflet

Greenlight Credit Ltd (GLC) T/A Varooma is fully committed to providing a high-quality service to all our customers. When something goes wrong, we need you to tell us about it. This will help us to improve our standards.

If you have a complaint, please contact us with a full breakdown of the issue including all relevant details. This can be done in writing by letter or email, or contacting Varooma Customer Services by phone. The details are as follows:

In writing by post:
Greenlight Credit Ltd t/a Varooma
Hersham Place Technology Park
Walton-on-Thames
Surrey
KT12 4RZ

In writing by email: complaints@varooma.com

Phone: 0330 440 0101

(Phone lines are open between 08:00 and 20:00 Monday to Friday, and 08:00 till 16:00 on Saturdays)

Our commitment to you

At Varooma each of our customers is important to us, and we believe you have the right to a fair, swift and courteous service at all times. You will be treated with courtesy and fairness at all times.

When we are in receipt of your complaint we will deal with it promptly, effectively and in a positive manner.

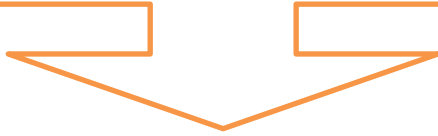
We strive to address and complete all complaints by the end of the following business day of it being submitted to us, however if we are unfortunately unable to do so due to the complexity of the complaint then the following procedure will apply.

Varooma Complaints Procedure


1) Once you have submitted your complaint we will endeavour to resolve your concerns within 3 business days, this will depend on the complexity on the concerns raised. If resolved within this time frame will send you a Summary Resolution Communication detailing what you can do if you are unhappy with our response.

2) If we are unable to resolve your complaint within three business days we will send you a letter or email acknowledging receipt of the complaint within five business days enclosing a copy of this procedure.

3) Your complaint will be passed through to the relevant department for the Manager to look into and assess. We will then investigate your complaint and endeavour to send a final response to you within 4 weeks of receipt of your complaint. If we are unable to provide you with a final response within this time we will send you an update as to why we haven't sent a final response and when you can expect a response.



4) We will aim to send a final response to you within 8 weeks on receipt of your complaint. If we are unable to provide you with a final response within this time frame, we will write to you in advance explaining why we will be unable to come to a conclusion and advise you when you can expect to receive a final response from the relevant department dealing with your complaint.



5) If more than 8 weeks from the date of your complaint has past and you haven't received a final response, or you are dissatisfied with the final response you have received (at any stage of the process) you can write to The Financial Ombudsman. If you want the Financial Ombudsman to consider your complaint, you must send your complaint to them within 6 months of the date of our final response.

In writing by post:
The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone: 0300 1239 123

In writing by email: complaintinfo@financial-ombudsman.org.uk

Information regarding the service can be found on the Financial Ombudsman website:
<http://www.financial-ombudsman.org.uk/publications/consumer-leaflet.htm>

Confidentiality

All complaints received will be dealt with confidentially and in accordance with the requirements of the Data Protection Act 1998.

Recording complaints

We log all complaints we receive so that we can assess the types of problems, how long we are taking to deal with them and the best way to rectify the situation. This also helps us to look at how we can improve our service. We will handle your information in line with data protection legislation.

Free Debt Advice

You can contact the following Not-For-Profit organisations for free, confidential and impartial debt advice, or for details of where to get such advice in your area.

The following organisations all help with issues such as Debt Management Plans, IVA's, Bankruptcy, Money advice, Debt Solutions and Budgeting.

National Debt line

0808 808 4000

www.nationaldebtline.co.uk

Monday to Friday, 9am to 9pm
Saturday, 9:30am to 1pm

Free from landlines and mobiles

Step Change Debt Charity

0800 138 1111

www.stepchange.org

Monday to Friday, 8am to 8pm
Saturday, 8am to 4pm

Free from landlines and mobiles

The Money Advice Service

0300 500 5000

www.moneyadviceservice.org.uk

Email:
enquiries@moneyadviceservice.org.uk

Monday to Friday, 8am to 8pm
Saturday, 9am to 1pm

Citizens Advice Bureau

England – 08444 111 444
Wales – 08444 772 020

www.citizensadvice.org.uk

There are local bureaus in your area which are available to visit in person. Type your postcode into the following website to organise a visit: adviceguide.org.uk