



## COMPLAINTS PROCEDURE CONSUMER LEAFLET

### Our Commitment To You

At Opos Limited we are committed to delivering an excellent service to all customers however we know sometimes things can go wrong. We take complaints seriously and welcome feedback on the service we provide. Many issues can be dealt with straight away but some do take a little time to investigate thoroughly. If this happens, we will escalate the situation to our Compliance Officers to resolve the issue. The Financial Conduct Authority (FCA) gives us eight weeks to resolve complaints however - we aim to get your complaint resolved well before this deadline. We are in receipt of your complaint and we will deal with it promptly, effectively and in a positive manner.

### Opos Limited Complaints Procedure

1. We will acknowledge your complaint within 5 working days of receipt of your complaint.
2. Where an early resolution can be considered, we will contact you within 72 hours to offer you this option. Otherwise, we will investigate your complaint and endeavour to send a final response to you within 4 weeks receipt of your complaint. If we are unable to provide you with a final response within this time, we will send you an update.
3. We will endeavour to send a final response to you within 8 weeks of receipt of your complaint. If we are unable to provide you with a final response in this time frame, we will write to you explaining why and advise you when you can expect a final response. We will send a copy of the FOS explanatory leaflet 'Your complaint and the Ombudsman' provided you are eligible complainant. If you are not considered an eligible complainant, we will provide you with the contact details for the Credit Services Association.

4. If more than 8 weeks from the date of your complaint has past and you have not received a final response, or you are dissatisfied with the final response you have received (at any stage of the process), and you are considered an eligible complainant, you can get in touch with the Financial Ombudsman Service:

**Address:** Financial Ombudsman Service (FOS), Exchange Tower, London, E14 9SR

**Telephone No:** 0800 023 4567

**Email:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

**Web:** [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

**Your Complaint and the Ombudsman Leaflet:** <https://www.financial-ombudsman.org.uk/businesses/resolving-complaint/ordering-leaflet/leaflet>

**You must refer your complaint to the Financial Ombudsman within 6 months of the date on the final response from Opos Limited.**

If you are not an eligible complainant, you can get in touch with the Credit Services Association:

**Address:** 2 Esh Plaza, Sir Bobby Robson Way, Great Park, Newcastle upon Tyne, NE13 9BA

**Telephone No:** 0191 217 0775

**Email:** [complaints@csa-uk.com](mailto:complaints@csa-uk.com)

**Web:** <https://www.csa-uk.com/>