

Customer Complaints Leaflet

Ardent Credit Services Limited aim is to offer excellent service so take all customer complaints seriously. We aim to make it right if things go wrong. Our complaints procedure helps ensure that any complaint is dealt with promptly, efficiently and courteously; is treated confidentially and reviewed fairly; and you are kept informed of the progress and outcome of your complaint. We will do our best to resolve any issues immediately, but where we can't, we will provide you with the name and contact details of the person dealing with your complaint.

How to tell us about a problem:

- By telephone to 0151 545 1500 By fax to: 0151 546 1400
- By email to compliance@ardentcredit.co.uk
- In writing to: Complaints Officer
Ardent Credit Services Ltd t/a Debt & Revenue Services
1st Floor
Moorgate Point
Moorgate Road
Liverpool, L33 7XW

On receipt of your complaint we will:

- Within 5 days - Acknowledge receipt of your complaint
- Within 28 days - Investigate your complaint and provide you with a final response where possible. If it is not possible to resolve the complaint within 28 days you will be advised
- Within 56 days – In the unlikely event that your complaint has not been resolved at an earlier date, you will receive a final response letter. This may include a Financial Ombudsman Service leaflet and explanation of how to refer the complaint to the Financial Ombudsman Service if you are still unhappy (if your complaint refers to an activity for which we are regulated by the Financial Conduct Authority)

The Financial Ombudsman Service is there to act as an impartial adjudicator. You can find out more about their service by contacting them in one of the following ways:

In writing to: Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Website: www.financial-ombudsman.org.uk Telephone: 0845 080 1800

We are also members of the Credit Services Association and if you are unhappy with the way we handle your complaint you can also refer the matter to them, this can be done in one of the following ways:

In writing to: Credit Services Association
2 Esh Plaza,
Sir Bobby Robson Way
Great Park
Newcastle Upon Tyne
Tyne and Wear
NE13 9DP

- Website: <http://www.csa-uk.com/#contact> Telephone 0191 217 0775

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Ardent Credit Services Limited, Registered in England Number 04691960, Registered Office Address 1st Floor, Moorgate Point, Moorgate Road, Liverpool, L33 7XW

Authorised and Regulated by the Financial Conduct Authority for the collection of debts due under consumer credit and consumer hire agreements