

British Gas
Home Installations
Complaints Policy
for the Sale of Loans

How we'll handle your complaint

Stage 1: Receiving your complaint

Once we've received your complaint, we'll write to you within five days to let you know who'll be dealing with your complaint and how we'll handle it. We'll also send you an authority letter for you to sign which allows us access to information from the lender about your account. If we can't get access to all of your information then we might not be able to investigate your complaint properly.

If a third party has raised the complaint for you, we'll ask you to sign an authority letter so that we know you're happy for us to contact the third party on your behalf. We'll then liaise with them, wherever possible.

Stage 2: Our investigation

We take all complaints about our credit broking service seriously and we'll investigate all of them thoroughly. Your complaint will be looked into by a dedicated team of specially trained investigators.

As part of our investigation, we'll gather information from the lender and the sales person who sold you the loan. We may also need to speak to other people who were present at the time.

Stage 3: Contacting you

We'll usually give you a call after we've received your signed authority letter. We'll do this to understand more about your complaint and get your recollection of what happened. If you can't remember every detail, that's OK – just tell us what you can.

Stage 4: Our final response to you

We aim to take no more than eight weeks to get back to you with the results of our investigation. We'll write to you to tell you what we've found and whether we're going to uphold your complaint or not. If your complaint is upheld, the letter will also let you know how we propose to put things right.

We always aim to do our best for our customers, but sometimes things do go wrong. If you have a complaint about your loan we'll make sure we look into it thoroughly. And if we've let you down, we'll put things right.

The Financial Ombudsman Service (FOS)

If you're not happy with our final response or we haven't got back to you within eight weeks, you may be able to refer your complaint to FOS. The Financial Ombudsman is a free to use service. If you want to contact them, you'll need to do this within six months of us sending you a final response or after the eight week deadline is up, if you haven't received a final response. We don't consent to the waiving of our rights to take eight weeks to investigate your complaint before you contact them.

If you do contact FOS and you don't agree with their decision, then you retain your rights to go to court; but if you accept their decision, it then becomes binding on both of us.

You can get in contact with them using the following information:

Telephone: 0800 023 4567**

E-mail:

complaint.info@financial-ombudsman.org.uk

Post:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Website:

financial-ombudsman.org.uk

If you purchased a product or service online, you also have the option to visit the European Commission's Online Dispute Resolution platform <http://ec.europa.eu/consumers/odr/> which will help route your questions or concerns to us and to an ombudsman service if relevant.

If you wish to make a complaint you can get in touch with us by calling, e-mailing, or writing to us.

Telephone: **0333 202 9519***

Customers with hearing and speech impairments can contact us on Textphone number **18001 0800 316 3772**

E-mail: loancomplaints@britishgas.co.uk

Post:

British Gas New Heating Centre
Regulated Loan Complaints
P.O. Box 177
Stockport
SK1 2FB

*We may record calls to help improve our service to you. Calls to 0800 numbers are free. Call charges to 03 numbers will cost no more than 01 or 02 numbers, please check with your phone provider. We're here Monday-Friday 8am-8pm and Saturday 8am-6pm.

**Phone lines are open Monday-Friday 8am-8pm and Saturdays 9am-1pm. Calls to this number are free from mobiles and landlines.

British Gas is a trading name of British Gas New Heating Limited. (No. 06723244). British Gas New Heating Limited is an appointed representative of British Gas Services Limited (No. 03141243) which is authorised and regulated by the Financial Conduct Authority (Financial Services Register no. 490568). Both companies registered in England and Wales. Registered office: Millstream, Maidenhead Road, Windsor, Berkshire SL4 5GD.
britishgas.co.uk