



## Placing Reputation First

### Pastdue Credit Solutions HMRC Complaints Procedure

Pastdue Credit Solutions are committed to treating our customers fairly and constantly strive to offer you the highest possible level of service. However, there may be occasions when you feel you have cause for complaint. When this happens, please contact us and let us know and we will ensure that we fully investigate your complaint in its entirety and do everything we can to put things right for you. We will keep you up to date as matters progress and you are free to contact us at any time if you have any questions.

#### What we do

- We aim to resolve all of your concerns within three working days following receipt. However, if we are unable to do so, we will acknowledge your complaint in writing within five business days of the receipt of the complaint. However, if this has been remedied within this specific time frame then a final response will also be included.
- If we have been unable to resolve your complaint within 5 business working days, then we will issue a holding letter or final response within 15 working days. If we have been unable to fully resolve your complaint then a holding letter will be issued to you confirming the investigation that we are currently undertaking and the time frame that we expect to have your complaint resolved within.
- We would aim to fully resolve your complaint within 8 weeks from receipt of the complaint and provide you with a final response. However, if we are unable to do so then we would advise you as to the reasons we were unable to do so and provide you with an indication as to when we expect to provide a full and final response.
- If you're still unhappy with our response to your complaint, please explain to us why and we will look into the matter further for you.
- As your complaint would not be deemed under the jurisdiction of the Financial Ombudsman Service, you may wish to contact one of the independent organisations listed below:

- Credit Services Association, (all general complaints).

- Information Commissioners Office, (matters regarding the Data Protection Act).

Authorised and regulated by the Financial Conduct Authority.

Calls will be recorded and charged at your standard network rate.

Pastdue Credit Solutions Limited is a Private Limited Company Registered in Scotland: SC287794

A copy of our privacy notice can be viewed by visiting [www.pastduecredit.co.uk/privacy](http://www.pastduecredit.co.uk/privacy)