

Quorum Fleet Solutions Ltd

Complaints Policy & Procedure

January 2024

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1 COMPLAINTS PROCEDURE

This document sets out the firms Complaints Procedure which comply with the FCA Sourcebook DISP. As a firm we are committed to treating our customers fairly and we will seek to respond to all complaints received promptly and fairly.

In order to ensure that complaints are fairly, consistently and promptly dealt with, the Chief Executive must be consulted in all cases, and any proposed course of action or correspondence signed off by the Director. The Director will be responsible for ensuring that any complaint is properly investigated and is done so competently, diligently and impartially and that the required timetable set by the FCA rules is adhered to.

In the event that a complaint identifies a systemic, recurring or specific problem, the Director will seek to resolve it via discussion and the implementation of any conclusions arrived at.

1.1 INVESTIGATING, ASSESSING AND RESOLVING COMPLAINTS

Our obligations under DISP are that, upon receipt of a complaint, we must:

- investigate the complaint competently, diligently and impartially, obtaining additional information as necessary;
- assess fairly, consistently and promptly taking into account all relevant factors:
 - the subject matter of the complaint;
 - whether the complaint should be upheld;
 - what remedial action or redress (or both) may be appropriate;
 - if appropriate, whether we have reasonable grounds to be satisfied that another respondent may be solely or jointly responsible for the matter alleged in the complaint;
- offer redress or remedial action when we decide this is appropriate;

- explain to the complainant promptly and, in a way that is fair, clear and not misleading, our assessment of the complaint, our decision on it, and any offer of remedial action or redress; and
- comply promptly with any offer of remedial action or redress accepted by the complainant.

1.2 TIME BARRED COMPLAINTS

If we receive a complaint which is outside the time limits for referral to the Financial Ombudsman Service we may reject the complaint without considering the merits of the complaint. If we chose to so reject a complaint, we must explain this to the complainant in a final response letter

2 COMPLIANT HANDLING

2.1 IDENTIFY THE COMPLAINT

A complaint will involve an allegation from a customer or potential customer that they have suffered financial loss, distress or material inconvenience in the company's provision or failure to provide a financial service.

If the recipient of the complaint is unsure regarding the complaint please refer it to the Director.

In the event that a customer wishes to make a complaint, this can be made verbally, by telephone or in person, or via a written communication delivered in person, via post, e-mail, sms or fax. In the first instance, the complaint should be handled by the manager responsible for the account, in consultation with the Chief Executive, and resolution of the complaint sought.

2.2 COMPLAINTS RESOLVED WITHIN 3 BUSINESS DAYS

We will seek to resolve any complaints received as quickly as possible with a view to reaching agreement with the complainant within 3 business days of receipt. In the case of resolved complaints note will be made in the customers file of any agreed course of action together with any copy correspondence. We will then promptly send the complainant a summary resolution communication which includes the following detail:

- refers to the fact that the complainant has made a complaint and informs the complainant that we now considers the complaint to have been resolved;
- informs the complainant that if he subsequently decides that he is dissatisfied with the resolution of the complaint he may be able to refer the complaint to the Financial Ombudsman Service but must do so within 6 months as otherwise the Ombudsman will not have our permission to consider the complaint and so will only be able to do so in very limited circumstances;
- provides the website address of the Financial Ombudsman Service and refers to the availability of further information on the website of the Financial Ombudsman Service.

2.3 PROCESS FOR COMPLAINTS NOT RESOLVED WITHIN 3 BUSINESS DAYS

In the event that a complaint is not capable of resolution by the close of business on the third business day following the day on which it was received then a brief written explanation of the substance of the complaint should be provided together with any written correspondence from the customer concerned. At this point in time, an entry should be made in the Complaints Register and the date of receipt of the complaint recorded in the Complaints Log, an example of the format of which appears in Appendix A.

If the complaint has not been resolved by the close of business on the second day, we must ensure that a copy of these internal procedures are sent to the customer and receipt of the complaint acknowledged in writing within 5 business days. The name and job title of the person handling the complaint must be advised to the customer.

2.3.1 INVESTIGATION OF THE COMPLAINT

Investigation must be done by either the Chief Executive or a Director of the company.

We must investigate a complaint and ensure we understand fully the complaint that has been made. We need to have good communication with the complainant.

2.3.2 AFTER 4 WEEKS

If a complaint has not been resolved within 4 weeks of being received, unless the customer has already indicated in writing acceptance of a response by the company (provided that the response informed the customer how to pursue his complaint if he remained dissatisfied), and in the event that a final response has not been issued, a holding response must be sent to the customer explaining why the company is not yet in a position to resolve the complaint and indicating when the company will make further contact (which must be within 8 weeks of receipt of the complaint).

2.3.3 FINAL RESPONSE

A Final Response must be made within 8 weeks of receiving the complaint.

This response sets out the final view of the company on the complaint, dealing directly with the issues the customer has raised.

It will summarise the complaint and summarise the outcome of the investigation.

The written final response must either:

- Accept the complaint and offer appropriate redress. We must include a clear explanation of how we have arrived at this offer.
- Reject the complaint giving the reasons behind this decision.
- A combination of a) and b)

We must inform the customer that they have 8 weeks to respond to our final response until we consider the complaint closed.

Response must include:

- “If you remain dissatisfied with this response you are entitled to take your dispute to the Financial Ombudsman Service within 6 months of receiving this letter.”

And must include:

- The Financial Ombudsman Service Leaflet

A complaint will be deemed to be closed where the company has sent a final response or where the customer has indicated in writing acceptance of the company’s earlier response.

2.4 RESOLUTION

Where a complaint has been resolved, a final response should be issued to the customer, unless it was resolved by the close of business on the business day following receipt, in which case no letter need be sent. A final response is a written response from the company which accepts the complaint and, if appropriate, offers redress (appropriate redress may not involve financial redress, it may, for example, simply involve an apology); or offers redress without accepting the complaint or rejects the complaint and gives reasons for doing so, and which informs the customer that, if he remains dissatisfied with the company’s response, he may now refer his complaint to the Financial Ombudsman Service (“FOS”) which, should he wish to do so, must be done within 6 months.

2.5 RECORD KEEPING

A record of the complaint must be retained by the company for 3 years from the date of the receipt of the complaint. A report must be made to the FCA twice a year, as at 31 March and 30 September via the FCA's Firms on Line electronic reporting system. This report specifies the total number of complaints received by the firm which were not settled by the close of business on the third business day after the receipt of the complaint in accordance with rule DISP 1.5.4.

2.6 STAFF ACKNOWLEDGMENT & RESPONSIBILITY

All staff are required to sign a copy of these internal complaints procedures to confirm that they have received, read and agree to be bound by the requirements placed upon by them by these procedures as part of their contract of employment. Failure to comply with this policy may result in disciplinary action.

APPENDIX A – COMPLAINTS LOG

No	Complainant	Complaint Code - see below	Date Rec'd	Date Initial Letter sent	Date Final Response sent	A - Accept R - Reject	Eligible Y / N	F O S Y / N	U - Upheld R - Rejected	Compensation £	Date Closed	Complaint against Individual	Complaints Notification sent to FCA
1													
2													
3													
4													
5													
6													
7													
8													
9													