

COMPLAINTS

Making a Complaint

James Bowes Limited is committed to offering the highest standards of customer service. However, if you are not satisfied with any aspect of any of our services, please let us know and we will endeavour to do everything we can to put things right as quickly as possible.

It is important that you are given the opportunity to question what has been done if you are not happy with it. We wish to learn from any mistake so that we can improve our service to you. Our complaints procedure is outlined below.

Stage 1

The first step is to let us know by either:-

- Visiting the shop and speaking with our Manager.
- Calling us direct on 0161 480 3862.
- E-mailing us at stockport@jamesbowes.co.uk
- Writing to us at James Bowes Ltd, 79 Prince's Street, Stockport SK1 1RW.

When contacting us please provide as much information as possible.

Please also advise if there are any particular actions you wish us to take to resolve your complaint.

Please also provide a contact telephone number and a best time to call as we may need further information from you.

If you are e-mailing us, please be careful not to supply any sensitive information.

Whatever the issue, you can be assured that individual problems will be looked at and, if we are at fault, we will do all we can to put things right.

When you have made a complaint to us, we will:

- Record and acknowledge your complaint.
- Investigate your complaint.
- Inform you of our findings.
- Where we are at fault, we will endeavour to put things right to the best of our ability.
- Where we are wrong, review our procedures or services to avoid the problem occurring again.

- We take all complaints seriously and wish to resolve all matters as soon as possible. We will write or send an email to you acknowledging your complaint. You will then be contacted to inform you what actions we can and will take to resolve the problem.

Stage 2

If we have not resolved your complaint within 8 weeks or you are not happy with our 'Final Response' to your complaint, you have the right to refer your complaint to Financial Ombudsman Service (FOS).

This is a free and independent service for resolving disputes.

You can refer to FOS at any time but they will need our consent to investigate the complaint where;

1. We have not had a chance to put things right
2. We have not exceeded the 56 day timescale and have not issued our final response letter.

If we have issued our Final Response letter you should contact FOS within 6 months of the date on the Final Response letter.

The Financial Ombudsman Service

Exchange Tower, London, E14 9SR

Enquiries: 0800 023 4567

complaint.info@financial-ombudsman.org.uk

www.financial-ombudsman.org.uk

The National Pawnbrokers Association

Suite 407, 16 High Holborn, London, WC1V 6BX

Enquiries: 0208 616 7266