

If you have a Complaint

You can notify us of your complaint through the following channels:

In Writing: The Compliance Department, The Trade Centre Group PLC, Euro Centre, Neath Abbey Business Park, Neath Abbey, West Glamorgan, SA10 7DR

Telephone: 01792 814 300 (Compliance Department - Head Office)

Email: complaints@thetradecentrewales.co.uk

We define a complaint as any expression of dissatisfaction, whether oral or written and whether justified or not.

Your complaint will be taken seriously. We will make every effort to resolve the problem straight away.

To help us deal with your complaint promptly, it would be helpful if you could provide us with as much information as possible, at an early stage.

The steps we take to handle complaints

Our Commitment to You:

At The Trade Centre Group PLC, our aim is to provide you with excellent customer service. Occasionally, we may fail to meet your expectations. We accept that mistakes can sometimes happen and when they do, we will try to put things right, as quickly as possible.

What happens if your complaint cannot be resolved straight away?

There may be times when we need to carry out further investigations and will not be able to resolve your complaint straight away.

Once received, your complaint will be investigated and dealt with in the following way:

Please note: the below steps will differ for *motor finance DCA complaints* and *motor finance non-DCA complaints* – see below explanation regarding the temporary changes to the complaint handling rules for motor finance complaints_

By Day 7 (5 working days)

We will try to provide you with a full reply. If this is not possible, we will confirm who will be looking into your complaint.

By Day 28

We will aim to have investigated all aspects of your complaint and to have issued a full response to you. However, if for any reason we are still unable to provide a full response by this time, we will contact you with an update of the current situation.

By Day 56

In the unlikely event that your complaint has not already been resolved, we will aim to provide you with a full outcome and will issue a final response letter to you where appropriate.

If you are still dissatisfied:

Where applicable, we will notify you of any right you may have to refer your complaint to the Financial Ombudsman Service (if your complaint falls within its terms of reference). If you wish to pursue your complaint further, you can contact the Financial Ombudsman Service within six months of the date of our final response letter. For *motor finance DCA complaints* and *motor finance non-DCA complaints*, you can contact the Financial Ombudsman Service within fifteen months from the date of our final response letter, rather than the usual six months.

The Financial Ombudsman Service acts as an impartial adjudicator. You can find out more about this free service by contacting:

In Writing: Financial Ombudsman Service, Exchange Tower, London E14 9SR

Website: <https://www.financial-ombudsman.org.uk>

Telephone: 0800 023 4567

Temporary changes to the complaint handling rules for motor finance complaints

On 11 January 2024, the Financial Conduct Authority (FCA) announced that they would be conducting a review of motor finance Discretionary Commission Arrangements in operation across the motor industry, prior to 28 January 2021.

For all *motor finance DCA complaints* (complaints about Discretionary Commission Arrangements), the FCA initially paused the 8-week time limit firms usually have to respond, for 37-weeks, beginning from 11 January 2024 and ending on 25 September 2024 ('the pause').

On 24 September 2024, the FCA announced a further extension to the pause, meaning that firms now have longer to respond to *motor finance DCA complaints*; the pause will not end until 4 December 2025.

On 19 December 2024, the FCA further announced that the pause also now applies to *motor finance non-DCA complaints* (complaints where there was no Discretionary Commission Arrangement); the pause will not end until 4 December 2025.

Once the pause ends, the FCA will allow us a time limit of 8-weeks to respond to your complaint (8-weeks starting from 5 December 2025). For any paused complaints, upon receipt of a final response letter from us, you will be entitled to refer your complaint to the Financial Ombudsman Service for an extended period of 15 months.

You may wish to visit the FCA website, using the below link, to find out more about their motor commission review and the temporary changes to the complaint handling rules for motor finance complaints:

<https://www.fca.org.uk/consumers/car-finance-complaints>

If you have any queries about The Trade Centre Group PLC's complaints procedure, please contact:

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