

# Our Commitment to Handling Customer Complaints

This process covers the following companies, and trading styles that are part of the County Garage Group.

- Parkside (Barnstaple) Limited
- County Garage (Barnstaple ) Limited
- County Vauxhall
- County Kia
- County Suzuki
- County Renault
- County Dacia
- County Budget Cars
- County Premium SUV
- County Mazda
- County Land Rover

## We take all complaints seriously

If a customer contacts any of our management team (either by letter, email or telephone) or via a third party, their concern will be treated seriously and a response or initial attempt to immediately resolve will normally be made directly to the customer within 48 hours. This may take longer when the circumstances are complicated or the individuals involved are temporarily out of the business.

Our process for dealing with complaints received by us will differ depending on what the complaint is about.

### 1. Products regulated by the Financial Conduct Authority (FCA)

We will treat as an FCA product complaint (**FCA Complaint**) any oral or written or email expression of dissatisfaction, whether justified or not, from, or on behalf of, a person about the provision of, or failure to provide, a financial service, which alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience.

### 2. Goods and non-financial services

All other complaints regarding goods or non-financial services supplied by us will be treated as a **general complaint**.

## Process for all complaints

Many concerns can be dealt with straight away but sometimes it is necessary for us to look into the matters you have raised in more detail. Whether you have contacted the department that you have been dealing with direct, or whether you have

contacted any other member of staff, in most cases the relevant departmental manager will still be responsible for attempting to resolve your concern.

The responsible manager or a Director will contact you to attempt to resolve the concern and will update our complaints logs accordingly.

If the concern has not been resolved within 14 days or if you remain dissatisfied with our response you can request that an operational director in charge of the department concerned is notified.

When a concern is believed to have been resolved by the responsible manager or director, they will submit the concern for closure on our central log and or update any manufacturer or regulatory process.

### **Escalation Process for general complaints**

After the process above, if we are unable to resolve your complaint to your satisfaction, then we will provide details of certified Alternative Dispute Resolution providers that you may contact (through our accreditation to the Motor Ombudsman service).

### **Escalation Process for FCA complaints**

In addition to the process above, We have a slightly more formal process as follows:

#### **Promptly following receipt of your complaint**

Any FCA Complaint that has not been resolved straight away will be recorded on our log and forwarded to ITC our regulatory compliance agency. We will send you a letter to acknowledge your concerns.

If we believe that another firm or company is responsible for the matters to which your complaint relates and is therefore best placed to resolve it, we may forward your complaint to them to investigate. If we do so, we will write to you to let you know and will give you the name of the firm or company to which we are forwarding your complaint.

#### **Within eight weeks from receipt**

We will aim to have completed our investigation and provide you with our final response in relation to your complaint within eight weeks of receipt of your complaint. If we cannot provide you with our response within eight weeks, we will write to you explaining why this is the case and indicate when a response will be sent to you. You will also be advised of your right to take the matter to the Financial Ombudsman Service should you be dissatisfied with the outcome of our investigation and our final response.

**- Financial Conduct Authority (FCA) Ruling 11.01.2024 /Paused Response Complaints:**

Where it is established that your complaint relates to relevant motor finance discretionary commission arrangements (DCA), in line with guidance set out by the Financial Conduct Authority communication dated 11 January 2024, we will pause our response timeframe for a 37 week period, until at least the 25 September 2024. You can find more details in relation to the paused response time process here

<https://www.fca.org.uk/carfinance>.

Our final response will advise you of your extended 15 month right to refer your complaint to the Financial Ombudsman Service.

**Review**

The outcome of each recorded FCA concern is also reviewed by an operational director.