

Easierdebt Complaints Procedure

This notice sets out details of the complaints procedure which we operate to try and resolve complaints with regards to services provided. This procedure is aimed at resolving complaints quickly and satisfactorily and to learn from our mistakes to improve in the future.

What our complaints procedure covers

Our complaints procedure covers complaints which you may wish to make with regard to the services which we have provided to you, in particular the manner in which we have dealt with your creditors and the information we have provided to you about our dealings on your behalf.

How to make a complaint

If you are unhappy with the service we have provided to you, you should in the first instance discuss the situation with your initial debt advisor. Should you be dissatisfied with the explanation they have provided to you then your complaint will be referred to the company's management. Written complaints should be addressed to the Directors.

How we will action your complaint

The management will consider the contents of your complaint. We may need to contact you for further information in order to better understand your position.

The management will then conduct a full investigation into the points raised and discuss the detail of your complaint with the debt advisor as appropriate. Once all the information has been considered you will be contacted to confirm whether the company accepts whether completely or part of your complaint. Where applicable you will be advised of what steps the company will take to put right the complaint and ensure that the same problem does not happen again.

It is the company's objective to resolve a complaint satisfactorily within 10 working days although where more details are required the investigation process may take longer. You will be kept informed of the time scale that will be required for us to investigate your complaint.

Your rights

We hope that you will accept the decision of our management. If this is not the case, you remain free at all times to seek independent advice.

Industry regulation

We are a member of DEMSA, an organisation founded to monitor and maintain high standards in the debt management industry. All members of DEMSA are bound by terms and code of conduct established by DEMSA. DEMSA has laid down procedures for handling complaints and member companies are bound by their decisions.

Any complaint must be in the first instance be addressed to us, however should the matter not be resolved to your satisfaction, provided that the dispute is covered by the code of conduct, you may refer to DEMSA.

The code of conduct covers the following areas:

- Compliance and statutory regulations and OFT debt management guidance
- Marketing, advertising and publicity
- Information to consumers
- Contract terms
- Dealings with lenders
- Redress
- Failure of the company
- Clients accounts

Contact: The General Secretary, Debt Managers Standards Association Limited(DEMSA), West Point, Westland Square, Leeds LS11 5SS Tel: 0113 277 7610 www.demsa.co.uk

Financial Ombudsman Service

If you are not satisfied with our final response, you may be eligible to refer the matter to the Financial Ombudsman Service, details of which will be provided at that time.