COMPLAINTS POLICY
SIPSON CARS LIMITED

CONTENTS

1. Purpose

This policy sets out how **Sipson Cars Limited** handles complaints fairly, promptly and consistently, in accordance with:

- the **FCA Dispute Resolution: Complaints sourcebook (DISP)**, and
- **Principle 12** and **PRIN 2A (Consumer Duty)**.

We are committed to acting in good faith, avoiding foreseeable harm, and supporting customers to pursue complaints without unnecessary barriers.

2. Scope

This policy applies to:

- all complaints from eligible complainants as defined in DISP; and
- all employees, agents, and appointed representatives of **Sipson Cars Limited**.

It covers complaints relating to our products, services, advice, or conduct.

3. What Is a Complaint?

A complaint is **any expression of dissatisfaction**, whether justified or not, made orally or in writing, about:

- the provision of, or failure to provide, a financial service; or
- the firm's conduct in carrying on a regulated activity,
  which alleges that the complainant has suffered (or may suffer) financial loss, material distress, or material inconvenience.

We do **not** require customers to use the word "complaint" for their concern to be treated as one.

4. How Customers Can Complain

Customers may complain:

- by email: **info@sipsoncars.com**
- by telephone: **0208 044 4556**
- verbally to any member of staff

We accept complaints from authorised representatives acting on the customer's behalf.

We make our complaints process **free, accessible, and easy to use**, including for vulnerable customers.

5. Acknowledgement

We will acknowledge complaints **promptly** and in writing, unless the complaint is resolved by the end of the third business day following receipt.

Acknowledgements will include:

- confirmation we are investigating;
- the name or role of the person handling the complaint; and
- information about the next steps and timescales.

6. Investigation and Resolution

Complaints are investigated competently, diligently, and impartially.

We will:

- assess all relevant evidence;
- consider whether the complaint indicates **foreseeable harm** to the customer;
- take account of vulnerability or accessibility needs; and
- seek to resolve complaints at the earliest opportunity.

Where appropriate, we will offer **redress or remedial action** promptly and fairly.

7. Complaints Resolved Within 3 Business Days

If a complaint is resolved by the close of the third business day following receipt, we will issue a **Summary Resolution Communication** which:

- confirms resolution;
- explains the customer's right to refer the complaint to the Financial Ombudsman Service (FOS); and
- provides FOS contact details.

8. Final Response

If the complaint is not resolved within 3 business days, we will issue a **Final Response** within **8 weeks** of receipt.

The Final Response will:

- clearly state whether the complaint is upheld or rejected;
- explain the reasons for our decision;
- detail any redress or remedial action; and
- include clear signposting to the **Financial Ombudsman Service**, including the six-month referral time limit.

9. Financial Ombudsman Service (FOS)

If the customer remains dissatisfied, they may refer the complaint to:

Financial Ombudsman Service
Exchange Tower, London E14 9SR
Telephone: 0800 023 4567
Website: financial-ombudsman.org.uk

10. Vulnerable Customers and Accessibility

In line with **PRIN 2A**, we:

- identify and respond appropriately to signs of vulnerability;
- offer reasonable adjustments (e.g. alternative formats, additional time); and
- ensure customers are supported throughout the complaints process.

No customer will be disadvantaged due to vulnerability or protected characteristics.

11. Root Cause Analysis and Learning

We analyse complaints to:

- identify root causes;
- assess whether issues may affect other customers;
- take corrective and preventive action; and
- improve products, services, and customer outcomes.

This supports our **Consumer Duty obligation** to avoid foreseeable harm and deliver good outcomes.

12. Record Keeping

We maintain a record of each complaint for **at least three years**, including:

- complaint details;
- investigation outcome;
- redress offered; and
- actions taken.

Records are available to the FCA on request.

13. Reporting

We submit complaints data to the FCA in accordance with **DISP reporting requirements**, including half-yearly returns where applicable.

14. Staff Training and Awareness

All relevant staff receive training on:

- recognising complaints;
- handling complaints fairly and consistently; and
- Consumer Duty expectations under PRIN 2A.

15. Review and Governance

This policy is reviewed **at least annually** and approved by senior management.

Responsibility for oversight of complaints handling rests with **[SMF role / Senior Manager]**.