

Complaints Procedure – Customer Information

This leaflet tells you about how we respond to complaints, and what you can expect us to do if you complain to us.

Our commitment to you

Each of our customers is important to us and we believe you have the right to a fair, swift and courteous service at all times.

We will deal with it promptly, effectively and in a positive manner. The details below outline our complaints procedure and our promise to you.

Contacting Us

If you do need to contact us to make a complaint this can be done by either, calling us, e-mailing us or writing to us, please see the contact details below:



Call: 01908 303488



E-Mail: Cardservices@p-mm.co.uk

Write to: Card Services
c/o P&MM
Avalon House
Breckland
Linford Wood
Milton Keynes
MK14 6LD

What we need from you

In order to deal with the matter promptly and effectively we require a few details from you:

- Exactly what's happened and how and when it happened
- Anything specific you'd like us to do to put it right
- Your name, address and a contact phone number
- Anything else relevant, such as reference numbers.

Once we have this information, we'll be able to start looking into your complaint for you.

Complaints Procedure

We will acknowledge your complaint within five working days of receipt

We will investigate your complaint and endeavour to send a final response to you within 28 days of receipt

If we are unable to provide you with a final response within this time we will send you an update on our investigations and an expected response date

We will issue a final response within 56 days of receipt of your complaint

If you are unhappy with our final response, you may escalate your complaint to the Belgian Ombudsfin:

Belgian Ombudsfin:

Writing: Belgian Ombudsfin, North Gate II, Boulevard du Roi Albert II 8, bte 2, 1000 Brussels, – BELGIUM

E-Mail: ombudsman@ombudsfin.be

The following website explains the new complaints process:

www.ombudsfin.be/en/individuals/introduce-complaint/

Please Note: You must refer your complaint to the Ombudsfin within 6 months of the date of our final response

The European Commission has established an Online Dispute Resolution Platform (ODR Platform). It is specifically designed to help consumers resident in the European Union (EU) who have a complaint about goods or services bought online from traders established in the EU. You can submit your complaint online through the ODR platform in any of the official languages of the EU. The ODR platform can then submit your complaint to the Ombudsfin to facilitate resolution of your complaint. You can access the ODR platform at: <http://ec.europa.eu/consumers/odr/>. You may use the ODR service if you are an EU resident and have a complaint about a product or service purchased from us online. As the ODR platform will ultimately re-direct your complaint to the Ombudsfin, you may prefer to contact us or the Ombudsfin directly in the first instance.