

1. Introduction

TCS Trade Car Sales (Midlands) Ltd is dedicated to providing exceptional customer service and ensuring that all concerns are handled promptly and fairly. This Complaints Process Policy outlines our procedures for managing customer complaints, ensuring transparency, accountability, and continuous improvement in line with standard FCA practices.

2. Scope

This policy applies to all complaints received regarding our sales, finance, and customer service operations. It covers every customer interaction where a complaint might arise, ensuring that all issues are resolved in a consistent and timely manner.

3. Definitions

Complaint: Any expression of dissatisfaction, whether written, verbal, or electronic, regarding our products, services, or staff conduct.

Complainant: A customer, or any person acting on behalf of a customer, who raises a complaint.

Resolution: The process by which the complaint is fully addressed and a conclusion is reached that is communicated to the complainant.

4. Complaint Handling Procedures

4.1. Submission of Complaints

Multiple Channels: Customers may submit complaints via in-person discussions, telephone, email, or through our website. We strive to make this process as accessible as possible.

Initial Receipt: Upon receiving a complaint, our staff will log all relevant details in our internal complaint management system.

4.2. Acknowledgement of Complaints

Prompt Acknowledgement: All complaints will be acknowledged within the time frame specified by your internal policy. Which should be no longer than 30 days

Communication: An acknowledgement message will be sent to the complainant, providing a reference number and outlining the next steps.

4.3. Investigation and Resolution

Internal Review: A dedicated complaints officer will conduct a thorough review of the complaint, gathering all pertinent details and evidence.

Timely Resolution: We aim to resolve complaints promptly and within the agreed framework

Interim Updates: If the resolution process takes longer than anticipated, interim updates will be

provided to the complainant.

4.4. Escalation Procedures

Internal Escalation: Should the initial investigation not satisfy the complainant, the issue can be escalated to a senior manager.

External Escalation: Complainants will be informed of their right to refer the matter to an independent ombudsman or relevant external body if they remain dissatisfied after our internal process.

5. Record-Keeping and Monitoring

Comprehensive Records: All complaints and the actions taken will be recorded securely and maintained for a minimum period as required by regulatory guidelines.

Analysis and Trends: We will periodically review complaints data to identify recurring issues and implement systemic improvements.

Confidentiality: Records will be managed in strict confidence and only accessed by authorized personnel.

6. Staff Training and Accountability

Regular Training: All staff will receive ongoing training on the complaints process, ensuring they are well-equipped to manage and resolve issues effectively.

Performance Monitoring: The performance of our complaints handling process will be monitored through regular audits and feedback from customers.

Continuous Improvement: Lessons learned from each complaint will be used to refine our processes and enhance overall customer service.

7. Communication and Customer Feedback

Clear Information: Customers will be provided with clear information on how to submit complaints and what to expect during the process.

Feedback Loop: We actively encourage feedback on our complaints handling to ensure the process remains efficient and customer-focused.

Follow-Up: After resolution, a follow-up communication will be sent to confirm the customer's satisfaction with the outcome.

8. Governance and Oversight

Designated Complaints Officer: A dedicated officer is responsible for overseeing the complaints process and ensuring compliance with this policy.

Complaints Process Policy

Senior Management Oversight: Regular reports on complaints handling will be reviewed by senior management to ensure accountability and guide improvements.

Policy Review: This policy will be reviewed at least annually to ensure it remains effective and aligned with current regulatory requirements.