

Customer Service – how to complain

We do everything possible to ensure all our customers obtain a professional service. However there may be occasions when you felt the level of service you had received fell below an acceptable standard. If this is the case you should contact us to voice your concerns.

How to complain

If you feel the level of service you receive has fallen below an acceptable standard you can contact us:

Telephone: 0800 195 1980

E-mail: customerservices@horizonfinance.co.uk

Write to: FREEPOST, HORIZON

How long will it take to deal with your complaint?

Where possible we aim to resolve your complaint by the end of the next working day following receipt of your complaint.

If you have made a detailed complaint and it is not possible for us to resolve it by the end of the next working day following receipt of your complaint, then within five working days of receipt, we will write to you to tell you who is dealing with your complaint.

If it would be more appropriate that your complaint is dealt with by another firm, for instance the lender, we will refer your complaint to that firm and provide you with their contact details.

The person dealing with your complaint will investigate the issues you raise and try to provide a final response to your complaint within four weeks. If it is not possible to provide you with a final response within four weeks, we will write to you again to let you know how your complaint is proceeding. We will endeavor to provide a final response to your complaint within eight weeks, however in the unlikely event the matter remains unresolved, we will write notifying you of the reasons for delay, informing you where the complaint qualifies and of your right to refer any dissatisfaction to the Financial Ombudsman Service

Financial Ombudsman

If you are not happy with our final response you are entitled to complain to the Financial Ombudsman Service if your complaint meets the following criteria:

- Is in respect of a loan regulated under the Consumer Credit Act (currently an amount of £25,000 or less)
- FSA Regulated Mortgage Contract
- Payment Protection Insurance

The Financial Service Ombudsman offers a free and independent service. Subject to it meeting the qualifying criteria, they will look at your complaint along with our response. The Financial Service Ombudsman will only consider your complaint after we have provided our final response. If you want the Financial Ombudsman Service to look into your complaint, you must contact them within six months from the date you receive your final response.

You can find out more about the Financial Ombudsman Service on their website at www.financial-ombudsman.org.uk

You can write to them at:
The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

Telephone: 0845 080 1800

E-mail: complaint.infor@financial-ombudsman.org.uk