

The Start Up Loans Company Complaints Policy

The Start Up Loans Company (SULCo) is committed to ensuring that all complaints are investigated fully, impartially and with due consideration for confidentiality. Our complaints policy is clear and transparent and we aim to treat customers fairly.

Who deals with the complaint

Depending on the nature of the complaint, it should be submitted to:

Delivery Partners – Complaints should be submitted to the Delivery Partner allocated to you where the matter relates to any aspect of the service received up to the funds being released to the customer or regarding post loan drawdown support. Should the complaint relate to loan administration e.g. Direct Debit collection, then this should be directed to the Company who issued the loan documentation to you.

SULCo – If the matter relates to information or communication provided directly by SULCo, then complaints should be directed to the company at the details below.

How to submit a complaint

In order to ensure that the complaint can be investigated without delay, SULCo asks that complaints are put in writing and sent by email or post to the appropriate party as stated above under “Who deals with the complaint”.

Where you are unsure as the details of your Delivery or Finance Partner, please contact SULCo on the details below and we will review our records and provide you with the information sought:

By email to: client.services@startuploans.co.uk

By post to:

FAO Client Services,
The Start Up Loans Company,
PO Box 70193,
London,
WC1A 9JQ

All complaint made should include the following information:

- Contact details of the complainant (including postal and e-mail address).
- The details of the complaint.
- Any relevant evidence to support claims.

Anonymous complaints will not normally be accepted. They may be investigated where possible and will be acted upon at SULCo’s discretion.

Financial Ombudsman Service

Whilst we would look for complaints to be addressed directly, we acknowledge that you may be dissatisfied with the outcome provided to you by the party you referred to in the first instance or wish to escalate the matter at the outset. In these instances, you have the right to refer to the

Financial Ombudsman Service (FOS) although please be advised that FOS may refer the matter back to the relevant party to resolve if you have not engaged with that party in the first instance.

Further information in respect of the services available from FOS are available from their website:

<http://www.financial-ombudsman.org.uk/consumer/complaints.htm>

Additional Information

The above procedure seeks to create a positive approach to complaints and treat customers fairly.

Complaint records will be kept on file for a three year period in order to comply with the FCA requirements.

SULCo will co-operate with any official investigations and request for information from the relevant authorities.

The procedure does not confer any contractual rights. The Policy and Procedure may be subject to revision from time to time.

SULCo will not reimburse any fees, expenses or cost involved in bringing a complaint to our attention.

Complaints not covered by this policy

This complaints policy cannot be used to deal with an issue which is part of any legal action against SULCo.

SULCo reserves the right to take any appropriate action to protect itself from any unfounded, malicious or vexatious allegations or complaints. Untrue allegations could lead to legal action for defamation.

Nothing in this policy should be interpreted to restrict any rights of redress the complainant has in law.