



Complaints Policy

Complaints Manager contact details

If you have any complaints in relation to finance or insurance product provided by Acorn Money or AutoeBid please address them in the first instance to our Complaints Manager, details below.

Please include as much information as you can in relation to the nature of your complaint and your contact with Acorn Money Limited and AutoeBid

Name: Ros Greener

Tel: 01325 978640

Address: 2 Union Square, Darlington DL1 1GL

Email: mail@acornmoney.com

What you can expect from us

Any complaint verbal or written will be referred to our complaints manager at the earliest opportunity or to a member of the senior management if the complaints manager is unavailable. We will also:

acknowledge the complaint in writing promptly

make contact to seek clarification on any points where necessary

fully investigate the complaint

keep you informed of our progress

discuss with you our findings and proposed response

use details of your complaint and our review to improve our service

You will receive contact from us advising on progress if we cannot respond immediately.

Acorn Money Limited trading as AutoeBid is registered in England as Company No. 09272496, VAT registration GB208141933. Registered Offices 2 Union Square, Darlington DL1 1GL, United Kingdom. Acorn Money Limited is a credit broker, not a lender and is authorised and regulated by the Financial Conduct Authority. Registration Number 678606. We are a member of the BVRLA. Membership Number: 7185



We will let you have our final response as soon as possible and not later than eight weeks after the original complaint.

Resolving a Complaint

Where possible we will seek to address your complaint within 3 business days of receipt and will send a written summary resolution. Should you not be satisfied with this response, please contact us again and we will investigate further.

If we cannot address your complaint within 3 days, within 8 weeks or your original complaint you will receive a 'final response', being a written response from Us which either accepts the complaint and, where appropriate, offers redress or remedial action; or offers redress or remedial action without accepting the complaint; or rejects the complaint and gives reasons for doing so. Or you will receive a written response advising why we are not in a position to send a final response and when a final response will be possible. These communications will include details of the Financial Ombudsman Service.

The complaint will be considered closed once you have received a written final resolution letter or where the firm receives written confirmation from you that you are satisfied with response received from the firm.

BRVLA

In relation to vehicle leasing arranged by Acorn Money or Autoebid customers have access to alternative dispute resolution options, including the BVRLA's Conciliation Service.

Details should be submitted by email to: complaint@bvrla.co.uk

If the customer does not have access to email, details can be sent by post to:

British Vehicle Rental and Leasing Association

River Lodge

Badminton Court

Amersham

HP7 0DD

The BVRLA will aim to resolve the matter using the information presented by both parties to the dispute. Any information requested from the member should be sent to the BVRLA within five working days. Based on the information available, the BVRLA will provide both parties with its findings and recommendations.

The BVRLA aims to resolve complaints through the Conciliation Service within 30 days.

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Financial Ombudsman Service

If your complaint is not resolved within 8 weeks of being made, or you are not happy with the final response or summary resolution received, you are entitled to refer your complaint to the Financial Ombudsman Service. You have 6 months from receiving the summary resolution letter or final response from us to refer your complaint to the Ombudsman.

The firm must co-operate fully with the Ombudsman in resolving any complaints made against it and agrees to be bound by any awards made by the Ombudsman.

Contact:

Address: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Tel: 0800 023 4567 (usually free from a fixed line phone but mobile calls may be charged) or 0300 123 9123 (calls to this number are charged at the same rate as 01 or 02 numbers on mobile phone tariffs) or 020 7964 0500

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk