

Sancus Funding Limited, Complaints Handling Policy

1. Our complaints policy

The Sancus Funding Limited is committed to providing a high-quality service to our clients. This policy explains how we deal with any complaint that is referred to us.

2. Complaints procedure

If you have a complaint, you can contact us by email at complaints@sancus.com, or by telephoning or writing to Sancus Funding Limited. To explain to you how long this process might take we have included our target times for each stage of the process. Where it is not possible to observe any of these limits we will let you know and explain why.

Sancus Funding Limited can be contacted at: *Data Controller, Sancus Funding Limited, 3rd Floor, The News Building, 3 London Bridge Street, London, SE1 9SG*, or by telephone 0207 022 6528.

3. What will happen next

We will endeavour to resolve your complaint within 3 working days of receipt by using the **72-hour Complaints Process**. If this is not possible, the **Formal Complaints Procedure** will come into force.

72-hour Complaints Process

If we are able to process your complaint and determine the outcome within 3 working days we will issue a **Summary Resolution Letter**: a) acknowledging you have made a complaint and confirming that we consider the complaint is resolved; and b) if you are not satisfied with the outcome, we will provide details of alternative dispute resolution ("**ADR**").

Formal Complaints Process

If we have not been able to resolve your complaint within 3 working days we will acknowledge receipt of the complaint in writing within 5 working days, confirming our understanding of the complaint and enclosing a copy of the complaints procedure. We will investigate the complaint and determine the outcome. If the complaint is upheld, this investigation will also determine what, if any, redress is appropriate.

Once the investigation has been completed and an outcome is determined, we will issue a **Final Resolution Letter** confirming: a) the details of the complaint; b) a summary of the outcome including details of any redress, if any; and c) if you are not satisfied with the outcome, details of ADR.

If the investigation has not been completed within 28 days (4 weeks) we will send a **4-week Holding Letter** advising what progress has been made and any indication of when the matter will be resolved.

If the investigation has not been completed within 56 days (8 weeks) we will send an **8-week Holding Letter** advising: a) why the complaint cannot be resolved within 8 weeks; b) when we expect to resolve the complaint; and c) details of ADR. We will continue to investigate and attempt resolution until such time as a **Final Resolution Letter** can be issued.

4. Alternative Dispute Resolution (ADR)

Sancus Funding Limited operates within the UK and the Financial Ombudsman Service provides an alternative dispute resolution service

Contact details for the Financial Ombudsman Service will be included in certain communications under this Complaints Handling Policy

5. Information rights complaints

If you have a specific complaint about how we have handled your information, you may wish to contact our personal data team directly by e-mailing data.controller@sancus.com. Our Privacy Policy sets out further details of your information rights. Thank you for bringing your concerns to our attention. We will do our best to address any dissatisfaction that you have experienced in using our services. Our primary objective is to put things right.

6. Changes to this policy

We keep our complaints procedure under regular review and any updates will be included on this web-page. This complaints procedure was last updated on 3 September 2019.