

## Complaints

### How to complain...

Please contact Client Services on 0871 559 2877 and we will try and resolve your complaint by telephone. However, if you wish to make a formal complaint you must set it out in writing to:

Harrington Brooks (Complaints)  
Sale Point  
126-150 Washway Road  
Sale  
MANCHESTER  
M33 6AG

### How Harrington Brooks will deal with your complaint...

We aim to resolve your complaint as soon as possible. Sometimes things take a little more time. Please find below the process that Harrington Brooks will adhere to respond to your query.

#### Within 5 Days of Receipt of Your Complaint You Will Receive From Us...

An acknowledgement letter to let you know that your complaint is being dealt with

#### Within 4 Weeks You Will Receive From Us...

If the complaint is still being investigated within 4 weeks of receipt, we are obliged to send you a further response to let you know what is happening. This letter should detail either:

The reasons why more time is required to investigate your response and how long it will be before you should expect to receive a final response (within another 4 weeks).

or

The final response from us. This will include the findings from our investigation and details of any compensation if appropriate.

#### Within 8 Weeks You Will Receive From Us...

Within 8 weeks of receiving your complaint we are obliged to have fully investigated it and provide you with the details of our findings and details of any compensation that we think you would be due – in other words our Final Response. Hopefully this would be a mutually satisfactory response.

We will maintain contact with you throughout the process, and during this period, feel free to contact the Compliance Manager if you have any queries.

#### Financial Ombudsman Service

If you are not satisfied with our final response, you may be eligible to refer the matter to the Financial Ombudsman Service, details of which will be provided at that time.

#### Your Rights

We hope that you will accept the decision of our Compliance Department. If this should not be the case, you remain free at all times to seek an independent form of advice.

We are a member of DEMSA, an organisation founded to monitor and maintain high standards in the Debt Management Industry. All members of DEMSA are bound by the terms and Code of Conduct established by DEMSA. DEMSA has laid down procedures for handling complaints and member companies are bound by their decisions. Any complaint must in the first instance be addressed to us, however, should the matter not be resolved to your satisfaction, provided that the dispute in question is covered by the Code of Conduct, you may refer to DEMSA.

### DEMSA

This company is a member of DEMSA and subscribes to the DEMSA Code of Conduct. DEMSA is an organisation founded to monitor and maintain high standards in the Debt Management Industry. All members of DEMSA are bound by the terms of the Code of Conduct established by DEMSA, which covers the following areas:

- Compliance with Statutory Regulations and OFT Debt Management Guidance
- Marketing, Advertising and Publicity
- Information to Consumers
- Contract Terms
- Client Accounts and Interests
- Dealings with Lenders
- Redress
- Failure of a Debt Management Company

### How might DEMSA affect you?

If you have a complaint about the manner in which your Debt Management Company has handled your case you must, in the first instance, address your concerns to the company concerned. Should the matter not be resolved to your satisfaction, please refer the matter to DEMSA, provided that the dispute in question is covered by the Code of Conduct. DEMSA has a laid down procedure for handling such complaints and this includes the right of referral to the Financial Ombudsman Service where appropriate. Should you require a copy of the DEMSA Code of Conduct, please contact the General Secretary, DEMSA, West Point, Westland Square, Leeds LS11 5SS, or visit our website [www.demsa.co.uk](http://www.demsa.co.uk)

Harrington Brooks comply with Distance Selling Regulations and with the "Debt Management Guidance Notes" published by the OFT, which are available on their website: [www.of.gov.uk](http://www.of.gov.uk)

What do the OFT Debt Management Guidelines say about distance selling?

'2.10.....where the DMC operates by means of any distance communication it must comply with the regulations in the Consumer Protection (Distance Selling) Regulations 2000 to provide (among other things) certain information to the consumer before the contract is concluded. In particular the consumer must be told that it has a cooling-off period of seven days during which the contract may be cancelled.....'

What do the Consumer Protection (Distance Selling) Regulations 2000 say?

'3.23.....if you give your consumer the required written information on or before the day the contract is concluded, their cancellation rights will last for seven working days, counting from the day after the contract was concluded, or

If the required written information is provided after the contract is concluded but within three months (beginning on the day after the contract was concluded), cancellation rights will last for seven working days after the information is received.'

What does that mean for me?

As a client of Harrington Brooks this means that you have a cooling-off period of seven working days, within which you can request a refund. You will fall into one of the following two scenarios:

- *I made my first payment **after** receiving written information from Harrington Brooks*  
Your first day will be classed as the day you made your initial payment to Harrington Brooks.
- *I made my first payment **before** receiving written information from Harrington Brooks*  
Regardless of your initial payment date, the seven days will start from the day you received your information pack.

**For further information, please contact Client Services on 0871 559 2877**