COMPLAINTS POLICY

TKKLR LTD T/A THE CAR SHOP STROOD

INTRODUCTION

At TKKLR Ltd t/a The Car Shop Strood, we are committed to providing a high standard of service and treating our customers fairly.

However, we recognise that there may be occasions when a customer is dissatisfied with the service or products we have provided. We take all complaints seriously and aim to investigate and resolve complaints fairly, promptly and impartially.

This Complaints Policy explains how customers can raise a complaint and how we will handle and investigate complaints received.

Our complaints handling procedures are designed to comply with applicable Financial Conduct Authority (FCA) requirements, including the relevant provisions of the FCA's Dispute Resolution: Complaints (DISP) rules and Consumer Credit Sourcebook (CONC), where applicable.

1. PURPOSE

The purpose of this policy is to provide customers with a clear and accessible process for raising a complaint.

We aim to:

* Treat all complaints seriously and fairly.
* Investigate complaints competently, diligently and impartially.

* Keep customers informed during the complaints process.

* Provide clear explanations regarding the outcome of our investigation.

* Take appropriate remedial action where a complaint is upheld.

* Use complaints to identify areas where our services or procedures may be improved.

2. WHAT IS A COMPLAINT?

For the purposes of our regulated activities, we follow the FCA definition of a complaint.

A complaint may include any oral or written expression of dissatisfaction, whether justified or not, concerning the provision of, or failure to provide, a financial service which alleges that the complainant has suffered, or may suffer, financial loss, material distress or material inconvenience.

We may also treat expressions of dissatisfaction relating to the purchase of a vehicle or our customer service as a complaint and investigate these in accordance with our internal complaints procedures.

3. HOW TO MAKE A COMPLAINT

Customers can make a complaint verbally or in writing.

You can contact us using any of the following methods:

Telephone: 01634 730 440

Email: the.carshop@yahoo.co.uk

In Person or By Post:

TKKLR Ltd t/a The Car Shop Strood

3 Station Road

Strood

Kent

ME2 4AX

Website: www.thecarshopstrood.co.uk

When making a complaint, it would assist our investigation if you provide:

* Your full name and contact details.
* The vehicle registration number, where applicable.
* A clear description of your complaint.
* Details of when the issue occurred.
* Copies of any relevant documents, invoices, photographs or other evidence.
* Details of the outcome or resolution you are seeking.

You will not be charged for making a complaint.

4. ACKNOWLEDGING YOUR COMPLAINT

Once we receive your complaint, we will ensure that it is recorded and passed to the appropriate person for review.

We aim to acknowledge complaints promptly.

Where a complaint can be resolved to your satisfaction by the close of the third business day following receipt, we may issue a Summary Resolution Communication confirming the outcome.

If the complaint cannot be resolved within this period, it will remain open and will be investigated in accordance with our formal complaints procedure.

5. INVESTIGATING YOUR COMPLAINT

We will investigate your complaint competently, diligently and impartially.

Our investigation may include:

* Reviewing the details of your complaint.
* Reviewing the vehicle sales documentation and customer records.
* Reviewing emails, text messages and other correspondence.
* Reviewing telephone or internal communication notes where available.
* Reviewing inspection reports, diagnostic reports or repair invoices.
* Contacting garages, warranty providers, finance providers or other relevant parties where appropriate.
* Asking you to provide further information or clarification.
* Considering the full circumstances of the customer journey.

We will assess fairly and consistently:

* The subject matter of the complaint.
* The available evidence.
* Whether the complaint should be upheld.
* Whether remedial action or redress is appropriate.

* Whether another business or third party may be wholly or partly responsible for the matter complained of.

Where a complaint relates specifically to the actions of an individual member of staff, we will, wherever reasonably possible, ensure that the complaint is reviewed by another appropriate person.

6. KEEPING YOU INFORMED

We aim to resolve complaints as quickly as reasonably possible.

Where an investigation remains ongoing, we will keep you appropriately informed of the progress of the complaint and may contact you if further information is required.

The time required to investigate a complaint will depend upon the nature and complexity of the issues raised.

For example, we may need to obtain independent mechanical reports, diagnostic information, repair records or information from a finance provider, warranty provider or other third party.

We will not unnecessarily delay the investigation of a complaint.

7. OUR RESPONSE AND RESOLUTION

Following our investigation, we may:

* Uphold your complaint in full.
* Uphold your complaint in part.
* Reject your complaint.

* Provide an explanation or clarification.

* Offer an apology where appropriate.

* Arrange or offer a repair where appropriate.

* Offer another form of remedial action or redress where appropriate.

Any resolution offered will depend upon the individual circumstances of the complaint, the available evidence and any applicable legal or regulatory requirements.

Where we do not agree with the resolution requested by a customer, we will explain our reasons and, where appropriate, explain any alternative resolution available.

8. FINAL RESPONSE

For complaints falling within the FCA complaints handling rules, we will aim to issue our Final Response as soon as our investigation has been completed.

For most complaints, a Final Response will be issued no later than eight weeks after receipt of the complaint, unless a different regulatory timescale or specific FCA rule applies.

Our Final Response will normally:

* Summarise the complaint.

* Explain the investigation undertaken.

* Explain our findings.

* Confirm whether the complaint has been upheld, partially upheld or rejected.

* Explain any remedial action or redress offered.

* Provide reasons for our decision.

* Explain any applicable right to refer the complaint to the Financial Ombudsman Service.

Certain categories of complaint, including complaints affected by specific FCA rules, regulatory interventions or motor finance complaint-handling arrangements, may be subject to different timescales or procedures. Where this applies, we will explain this to the complainant.

9. FINANCIAL OMBUDSMAN SERVICE

If your complaint relates to a regulated financial service and you are dissatisfied with our Final Response, you may be eligible to refer your complaint to the Financial Ombudsman Service.

The Financial Ombudsman Service is a free and independent service for resolving disputes between eligible complainants and financial businesses.

You will normally need to refer your complaint to the Financial Ombudsman Service within six months of the date of our Final Response, subject to the Financial Ombudsman Service's applicable rules and time limits.

The Financial Ombudsman Service can be contacted at:

Website: www.financial-ombudsman.org.uk

Telephone: 0800 023 4567

Address:

Financial Ombudsman Service

Exchange Tower

London

E14 9SR

Further information regarding eligibility and applicable time limits is available directly from the Financial Ombudsman Service.

10. RECORD KEEPING

We maintain appropriate records relating to complaints in accordance with applicable regulatory and data retention requirements.

Complaint records may include:

* The original complaint.
* Customer correspondence.
* Internal notes.
* Telephone communication notes where available.
* Supporting documentation.
* Vehicle inspection or diagnostic reports.
* Repair information.
* Correspondence with finance providers, warranty providers or other relevant third parties.
* Details of our investigation.
* The outcome and any remedial action taken.

Access to complaint information will be restricted to employees or relevant parties who require access for legitimate business, legal or regulatory purposes.

11. STAFF TRAINING

Relevant members of staff will receive appropriate complaints handling training.

Our staff are expected to understand:

* How to recognise a complaint.
* How a complaint should be recorded.
* How complaints should be escalated.
* The importance of treating customers fairly.
* The importance of retaining relevant evidence and correspondence.
* The applicable complaints handling procedures.

Additional training may be provided where changes to our procedures or regulatory requirements make this necessary.

12. TREATING CUSTOMERS FAIRLY

TKKLR Ltd t/a The Car Shop Strood is committed to treating customers fairly.

Customers will not be treated differently or unfairly because they have made a complaint.

We will:

* Allow customers to make complaints verbally or in writing.
* Make our complaints procedure reasonably accessible.
* Assist customers where reasonably necessary when raising a complaint.
* Investigate complaints fairly and impartially.
* Consider all relevant evidence.
* Manage customer expectations regarding the complaints process.

* Communicate clearly and appropriately.

* Consider appropriate remedial action where a complaint is upheld.

* Cooperate with the Financial Ombudsman Service and relevant finance providers where required.

We will not charge a customer for making a complaint.

13. COMPLAINTS INVOLVING FINANCE PROVIDERS OR OTHER PARTIES

In some circumstances, a complaint may involve a finance provider, credit broker, warranty provider, repairer or another third party.

Where appropriate, we may communicate and cooperate with the relevant organisation to assist with the investigation.

If we reasonably consider that another organisation is solely or jointly responsible for the subject matter of a complaint, we may refer or forward the relevant part of the complaint to that organisation in accordance with applicable regulatory requirements.

We will explain this to the customer where required.

14. TIME LIMITS FOR COMPLAINTS

The Financial Ombudsman Service applies time limits regarding the complaints it may consider.

Generally, a complaint may need to be referred to the Financial Ombudsman Service within six months of the date of our Final Response.

Other time limits may also apply, including time limits relating to when the event complained of occurred and when the complainant became aware, or ought reasonably to have become aware, that they had cause to complain.

Where we consider that a complaint falls outside an applicable regulatory time limit, we will explain our position to the complainant where required.

15. MONITORING AND IMPROVEMENT

We take complaints seriously and use complaint information to review and improve our business.

We may periodically review complaints to identify:

* Recurring vehicle issues.
* Customer service concerns.
* Process or communication failures.
* Training requirements.
* Issues involving suppliers, repairers or other third parties.
* Areas where our internal procedures may be improved.

Where appropriate, we will take reasonable steps to address issues identified through complaint monitoring.

16. CONTACT INFORMATION

For questions regarding this Complaints Policy or assistance in making a complaint, please contact:

TKKLR Ltd t/a The Car Shop Strood

3 Station Road

Strood

Kent

ME2 4AX

Telephone: 01634 730 440

Email: the.carshop@yahoo.co.uk

Website: www.thecarshopstrood.co.uk

17. CONCLUSION

At TKKLR Ltd t/a The Car Shop Strood, we are committed to providing a high standard of customer service and treating our customers fairly.

Customer feedback and complaints help us identify areas where improvements may be required.

We will make reasonable efforts to investigate complaints fairly, communicate clearly and reach an appropriate outcome based on the individual circumstances and available evidence.

This Complaints Policy was last updated on 3 July 2026.