# COMPLAINTS HANDLING POLICY

**Left Hand Drive Place**
**Used Motor Vehicle Retailer**
**FCA-Compliant Policy (DISP & TCF)**
**Version 2.0 | Effective Date: 16/02/2026**

---

# Contents



---

# 1. Introduction

This Complaints Handling Policy sets out how **Left Hand Drive Place** manages customer complaints in a fair, transparent and timely manner. We are committed to treating customers fairly and resolving issues in accordance with the **Financial Conduct Authority (FCA) Dispute Resolution (DISP) rules**, the **Consumer Rights Act 2015**, and all relevant consumer and motor retail legislation.

---

# 2. Regulatory Framework

This policy complies with the following regulations and guidance:

- FCA Handbook: **DISP – Dispute Resolution: Complaints**
- FCA Principles for Businesses

- FCA **Treating Customers Fairly (TCF)** principles
- Financial Services and Markets Act 2000 (for finance and insurance mediation)
- Consumer Rights Act 2015
- FCA Guidance: **FG21/1 – Vulnerable Customers**
- Data Protection Act 2018 & UK GDPR

---

# 3. Scope

This policy applies to all complaints received regarding:

- Purchase of used motor vehicles
- Vehicle quality or condition
- Credit broking or finance arrangements
- Insurance products including GAP, warranties or mechanical breakdown insurance
- After-sales service, repairs, preparation standards
- Staff behaviour or communication

It covers all sales channels including in-person, telephone, email, website, and social media.

---

# 4. Definition of a Complaint

A complaint is defined as:

**"Any oral or written expression of dissatisfaction, whether justified or not, from or on behalf of an eligible complainant about the firm's provision of, or failure to provide, a product or service."**
(FCA DISP 2.7.3R)

Complaints may be received directly or through third parties such as solicitors, finance companies, or consumer organisations.

---

# 5. How Customers Can Complain

Customers may submit complaints via:

- **Email:** martin@lhdplace.co.uk
- **Telephone:** +44 1256 461173
- **Post:** The Left Hand Drive Place, Whitney Road, Basingstoke, Hampshire, RG24 8NS, UNITED KINGDOM
- **In person** at the dealership

- All channels are monitored during business hours, and complaints are logged immediately.

---

# 6. Complaint Receipt & Acknowledgement

### 6.1 Logging the Complaint

Upon receipt, all complaints are recorded in the Complaints Register with:

- Customer contact information
- Date received
- Summary of complaint
- Staff involved
- Whether regulated (finance/insurance) or non-regulated
- Documents/evidence collected
- Expected resolution date
- Registered complaint will be shared with the relevant finance provider

### 6.2 Acknowledgement Timescales

- Complaints are acknowledged **within 5 business days**.
- For FCA-regulated complaints, the acknowledgement includes:
  - FCA-required wording
  - The **Financial Ombudsman Service (FOS)** leaflet
  - Confirmation of next steps

---

# 7. Investigation Process

### 7.1 Objectives

We investigate complaints fairly, objectively, and in a timely manner.

### 7.2 Evidence Gathering

The Complaints Manager will review:

- Sales documentation, pre-delivery reports and advert material
- Inspection and diagnostic reports
- Vehicle history and preparation records
- Customer communications
- Staff statements
- Finance or insurance documentation (if relevant)

### 7.3 Customer Communication

Customers are updated at appropriate intervals, recommended every **10 business days** until resolution.

---

# 8. Final Response & Resolution

### 8.1 Final Response Deadline

- **FCA-regulated complaints:** Final response **within 8 weeks** (mandatory).
- **Non-regulated complaints:** Aim to resolve within **8 weeks**.

### 8.2 Final Response Letter

The final response includes:

1. Summary of the complaint
2. Steps taken to investigate
3. Decision and rationale
4. Any remedy or redress offered
5. Confirmation of whether the complaint is upheld, partially upheld or rejected
6. For FCA-regulated complaints:
    - Customer’s right to refer to FOS within 6 months
    - FOS contact details
    - Standard FOS explanatory leaflet

### 8.3 Delay Letter (if applicable)

If a final response cannot be issued within 8 weeks, the customer receives:

- Reason for delay
- Expected timeframe
- Confirmation of right to refer to FOS

---

# 9. Remedies and Redress

Where a complaint is upheld, remedies may include:

- Repair, replacement, or refund
- Price reduction
- Compensation for distress, inconvenience, or financial loss
- Cancellation or adjustment of finance or insurance
- Goodwill gestures

Redress must be fair, prompt, and consistent with FCA guidance.

---

# 10. Escalation to the Financial Ombudsman Service

This applies only to finance and insurance complaints.

Customers may refer their complaint to:

**Financial Ombudsman Service**
Exchange Tower
London
E14 9SR
Telephone: 0800 023 4567
Website: www.financial-ombudsman.org.uk

Referral is free of charge and must be made within **6 months** of our final response.

---

# 11. Record Keeping

We retain complaint records for a minimum of **3 years** in accordance with FCA DISP requirements.

Records include:

- Complaint details
- Correspondence
- Evidence reviewed
- Investigation notes
- Final response and redress
- Any FOS involvement and outcomes

---

# 12. Root-Cause Analysis

Quarterly reviews identify:

- Complaint trends
- Recurring vehicle or process issues
- Training needs
- Supplier or preparation issues

- Customer communication gaps

Actions from root-cause analysis are documented and implemented.

---

# 13. Staff Training

All staff receive initial and ongoing training covering:

- FCA DISP rules
- TCF principles
- Identifying and escalating complaints
- Communicating with customers professionally
- Handling vulnerable customers

---

# 14. Senior Management Responsibilities

Senior management must:

- Oversee the complaints process
- Ensure resources and competent staff
- Review complaint MI (management information)
- Approve this policy annually
- Ensure compliance with FCA SYSC (Systems & Controls)

---

# 15. Accessibility & Vulnerable Customers

We will make reasonable adjustments for customers with:

- Disabilities
- Mental or physical health issues
- Communication difficulties
- Financial hardship
- Limited English proficiency

Staff follow FCA **FG21/1** guidance to ensure fair outcomes.

---

# 16. Policy Review and Approval

This policy is reviewed **annually** and approved by:

**Name: ___________________________**
**Role: ___________________________**
**Signature: ______________________**
**Date: ___________________________**

---

# End of Policy