

akinika Debt Recovery Ltd are committed to Treating Customer's Fairly and providing a high quality of service. We take all complaints seriously and want to know if our service has not matched your expectations. We investigate all complaints and use the outcome to continually improve our business practices and customer service.

How do I make a complaint?

Contact our Complaints Team:

Phone: 01772 832001

e-mail: complaints@akinika.co.uk

Writing: akinika Debt Recovery Ltd, Complaints Team, 33-34 Winckley Square, Preston, PR1 3EL

How will we handle your complaint?

- We will investigate and resolve your complaint verbally by the end of the third working day following receipt of your complaint. If your complaint relates to a matter concerning a consumer credit agreement, we will issue a summary resolution letter within 5 working days of receiving your complaint.
- If we are not able to investigate and respond verbally, you will receive a letter acknowledging your complaint within 5 working days.
- An impartial Complaints Officer will investigate your complaint, gathering evidence from all relevant sources.
- We will issue a final response as soon as we are able and always within 8 weeks of receiving your complaint. We will keep you updated in writing every 4 weeks, if the investigation is taking longer than expected.

What happens if I am not happy with the final response?

We aim to reach a fair decision on the outcome of all complaints, however in some circumstances you may not agree with our decision and wish to escalate the matter further. You can do so in a number of ways:

- Contact our trade body: Credit Services Association, Complaints Department, 2 Esh Plaza, Sir Bobby Robson Way, Newcastle-upon-Tyne, NE13 9BA <http://www.csa-uk.com/#complaints-process>
- If your complaint related to a matter concerning a consumer credit agreement you will have the right to refer your complaint to the Financial Ombudsman Service free of charge – however you must do so within six months from the date of our final response letter. If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and will only be able to do so in very limited circumstances. (<http://financialombudsman.org.uk/consumer/complaints.htm>)