

COMPLAINTS PROCEDURE

KARMA DENTAL CARE

144 Wandsworth Bridge Road-London -SW6 2UH

KARMA DENTAL CARE is authorised and regulated by the Financial Conduct Authority FRN 728671. We act as a credit broker not a lender and offer finance from one lender.

Karma Dental Care

Updated July 2021

Complaints Contact Details

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Our Procedures

Any complaint verbal or written, including electronically, will be referred to our complaint's manager at the earliest opportunity or to a member of the senior management if the complaints manager is unavailable. We will also

- Record details on the firm's system immediately
- We will not delay your complaint by asking you to write to us about your complaint
- We will acknowledge the complaint in writing promptly
- We will make contact to seek clarification on any points where necessary
- Fully investigate the complaint
- Keep you informed of our progress
- Discuss with you our findings and proposed response
- Ensure that our firm partners have a compliant complaints procedure and are communicating with their customer using this
- Provide clear deadlines to respond

You will receive contact from us advising on progress if we cannot respond immediately. We will let you have our final response as soon as possible and not later than eight weeks.

Karma Dental Care

Customers may express dissatisfaction to **us** about our products and services. We will need to establish whether or not the complaint relates to the information given, the firm or the service and installation. If unclear, this must not delay investigation and we will proceed with our own investigation. The complaints manager will review this matter and take the complaint to the firm for them to investigate and provide a written explanation and any supporting information. This may include photos, checklists or remedial satisfaction notes.

Investigation

The complaints manager will establish the nature and scope of the complaint having due regards to the Financial Conduct Authority's direction:

- Deal with complaints promptly and fairly
- Give complainants clear replies and, where appropriate, fair redress
- We may take up to 8-weeks to provide a response

Eligible Complainants

It is the firm's policy to treat all complainants the same, however, *eligible complainants*, customers that have purchased goods and services using a lender's finance, are legally defined and have additional rights in law that we must acknowledge and adhere to.

The Financial Conduct Authority complaints rules apply to complaints:

- Made by, or on behalf of an *eligible complainant*.
- Relating to regulated activity.
- Involving an allegation that the complainant has suffered, or may suffer, financial loss, material distress or material inconvenience.

Final response

This will set out clearly our decision and the reasons for it. If any compensation is offered a clear method of calculation will be shown.

The firm must include details of the Financial Ombudsman Service in the final response if dealing with an *eligible complainant* and a regulated activity, we will:

- Explain that the complainant must refer the matter to the ombudsman within six months of the date of the final response letter or the right to use this service is lost
- Indicate whether or not we consent to waive the relevant time limits.

Complaints Settled within 3 business days

Complaints that can be settled to the customer's satisfaction within 3 business days can be recorded and communicated differently.

Where we consider a complaint to be resolved to the customer's satisfaction under this section, the firm will promptly send a '**Summary Resolution Communication**', being a written communication from them which:

- (1) refers to the fact that the customer has made a complaint and informs them that they now consider the complaint to have been resolved to the customer's satisfaction.
- (2) The firm will tell the customer that if they subsequently decide that they are dissatisfied with the resolution of the complaint they may be able to refer the complaint back to the firm for further consideration or alternatively refer the complaint to the Financial Ombudsman Service;
- (3) Provide the website address of the Financial Ombudsman Service; and
- (4) Refer to the availability of further information on the website of the Financial Ombudsman Service.

In addition to sending you a **Summary Resolution Communication**, the firm may also use other methods to communicate the information where:

- (1) We consider that doing so may better meet the customer's needs; or
- (2) They have already been using another method to communicate about the complaint. This may include recorded calls, emails or text messages.

Closing a complaint

We will consider a complaint closed when we have made our final response to the customer. This does not prevent a customer from exercising any rights they may have to refer the matter to the Financial Ombudsman Service.

Financial Ombudsman Service

We will co-operate fully with the Ombudsman in resolving any complaints made against us and agree to be bound by any awards made by the Ombudsman. The firm undertakes to pay promptly any fees levied by the Ombudsman.

How Long You Have to Complain to the Financial Ombudsman Service

You have the right to refer your complaint to the Financial Ombudsman Service, free of charge – but you must do so within six months of the date the final response letter. If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

Contact:

The Financial Ombudsman Service, Exchange Tower, London E14 9SR

Tel: 0800 023 4567 (free for most people ringing from a fixed line) or 0300 123 9123 (cheaper for those calling using a mobile) or 020 7964 0500 (if calling from abroad)

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk