



P&A RECEIVABLES SERVICES plc – COMPLAINTS PROCEDURE

We have a formal complaints procedure in place, which is fully compliant with the FCA's requirements for Treating Customers Fairly (TCF), the Credit Services Association's Code of Practice and the quality management standards required for ISO 9001:2008.

If you have a complaint regarding the level of service provided by P&A, please forward full details in writing to Jeremy Priestley, Director, Kendal House, 41 Scotland Street, Sheffield, S3 7BS. Alternatively, you may forward details of your complaint via email to j.priestley@thepandagroup.co.uk.

You will receive a formal acknowledgement that your complaint has been received, along with an assurance that a full investigation will be undertaken.

You will be kept informed of the progress of the investigation and you will receive a final response within eight weeks of P&A receiving the complaint.

If you are not satisfied with the outcome of the investigation or the way that your complaint has been handled, you can contact our trade association:

**Credit Services Association
Complaints Department
2 Esh Plaza
Sir Bobby Robson Way
Great Park
Newcastle upon Tyne
NE13 9BA
Email: complaints@csa-uk.com**

If the matter remains unresolved to your satisfaction, you may complain to:

**The Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Email: complaint.info@financial-ombudsman.org.uk**