



Paladin Commercial Complaints Procedure



Paladin has in place a structured and comprehensive complaints procedure which meets the standards of the Financial Ombudsman Services. This allows the company to ensure we are aware of quality issues arising from bad practice as well as being open to suggestions and therefore benefit from a better understanding of any potential weakness in our operations.

We aim to ensure that:

- Making a complaint is as easy as possible
- We treat all complaints seriously
- We deal with complaints promptly and in confidence
- We learn from complaints and use them to review and improve our service

What is a complaint and who complains?

"...any expression of dissatisfaction by a customer, with a product or service, however small, whether considered justified or not..."

Paladin takes any complaints seriously, and we will do our best to resolve the complaint as soon as possible

Should you wish to make a complaint please contact us by any of the methods below, and will listen to your concerns and try to address the issue to a satisfactory resolution



By phone: 01923 800 397



By email at complaints@paladincommercial.co.uk



In writing to our *Customer Services Team at:*

*Paladin Commercial
Meridien House
69-71 Clarendon Road
Watford
Hertfordshire
WD17 1DS*

What happens next?

Once a complaint is received Paladin will acknowledge your communication and will contact you within 5 days of receipt. Many complaints can be dealt with immediately, however if it has not been resolved immediately we will let you know who is dealing with your complaint and when you are likely to hear from us again.

Within four weeks of receiving a complaint, we will send you a final response which we hope addresses your concerns. If this is not possible at this time, we will fully explain why there is a delay, why we are not yet in a position to resolve the complaint, and when we intend on contacting you next.

Taking too long?

If within eight weeks of your first complaint we do not have a final response or if you feel that your complaint is taking too long, please contact us once more for a detailed response as to what the situation is. An email would be the quickest way to contact us at complaints@paladincommercial.co.uk, if not then you can write to the head of complaints at:

***Paladin Commercial
Meridien House
69-71 Clarendon Road
Watford
Hertfordshire
WD17 1DS***

We will respond to you within 5 working days, and this communication will detail either the resolution, or why it is taking longer than normal to resolve your concerns.

What to do next

Paladin will do their utmost to find a final resolution to your query within 8 weeks of receiving the first communication. If after 8 weeks you are still unhappy with this response, you will be able to take your complaint to the Financial Ombudsman Service.

The Financial Ombudsman Service is a free service set up by Parliament to address individual complaints between customers like yourselves, and financial businesses like us. Details of the Financial Ombudsman Service can be found at

www.financial-ombudsman.org.uk

For quick reference, their phone number is 020 7964 1000

Their email address is complaint.info@financial-ombudsman.org.uk

Their postal address is, Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR