



Commercial Acceptances Customer Complaints Information

Commercial Acceptances is part of the Close Brothers Group which is regulated by the Financial Conduct Authority (FCA). Commercial Acceptances have adopted the general principles for the handling of complaints set out by the FCA.

We firmly believe that all complaints should be dealt with promptly and in a fair and consistent manner.

This document details our internal complaint handling procedure. We will ensure that your complaint is thoroughly investigated by an appropriately qualified individual who has the necessary authority to issue a final decision.

When a complaint is received by us the following process will be followed:

1. We will acknowledge your complaint promptly, in writing or by e-mail no later than 3 working days. This applies whether the complaint is made in writing or verbally. There is no need for you to put a verbal complaint in writing at any time. A copy of this complaint handling document will be enclosed with the acknowledgement, along with details of who will be investigating and responding to the complaint.
2. If for any reason we are unable to provide a final response within 4 weeks of receipt, we will write to you confirming that our investigations are still ongoing and advise you why this is the case. We will also indicate when we expect to provide you with a final response. This will be no more than 8 weeks from receipt of your complaint.

Please note that a final response may be issued at any point in this process, depending on how long it takes to fully investigate your complaint. We will make every effort to respond well within the timescales detailed above.

The final response will set out the issues raised and detail our findings in respect of each one. Once issued, it will be communicated to you in writing and will either:

- accept the complaint and where appropriate offer suitable redress or remedial action;
- offer redress or remedial action without accepting the complaint; or
- reject the complaint and give the reasons for doing so.

Part of  Close Brothers Group

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