

Dear Customer,

Our processes comply with the Alternative Dispute Resolution Directive. To make a complaint please contact us;

Online at www.pawndirect.co.uk
By telephone on 020 8446 8538
By letter to Barwill Investments Ltd t/a PawnDirect,
48b Hendon Lane, Finchley, London N3 1TT
By visit to Barwill Investments Ltd t/a PawnDirect,
48b Hendon Lane, Finchley, London N3 1TT

What we will do

We will acknowledge and record your complaint and try to resolve it by the end of the next working day. But some complaints may take longer to resolve and we will then write to you to:

- let you know we're investigating your complaint and when you may expect to hear from us
- give you [a complaint reference number and] a contact number should you need to contact us

Our Final Response

Although regulations allow us 8 weeks to resolve customer complaints, we're committed to resolving them as soon as possible. We'll keep you informed of our progress throughout. Once we've thoroughly looked into your complaint, we'll send you our Final Response. This will tell you what we found out, our decision and if applicable, what we plan to do.

Independent review

If you are unhappy with our decision and wish to take it further, you may ask the Financial Ombudsman Service (FOS) to review your complaint. This is a free, independent service for resolving disputes.

You may refer your complaint to the FOS at any time, but they will need our agreement to investigate complaints where:

- we haven't had the opportunity to put things right
- we have not exceeded the 56-day timescale and have not yet issued our Final Response letter

If you decide to refer your complaint to the FOS after we have issued our Final Response, you should do so within 6 months of the date on our Final Response letter.

email:

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

Website: www.financial-ombudsman.org.uk

Call:

Telephone: 0800 023 4567

Write to:

Financial Ombudsman Service

Exchange Tower

London, E14 9SR

www.financial-ombudsman.org.uk