



Placing Reputation First

Pastdue Credit Solutions: HMRC Complaints Procedure

We are committed to treating our customers fairly and constantly strive to offer you the highest possible level of service. However, there may be occasions when you feel you have cause for complaint. When this happens, please contact us and let us know. We will ensure that we fully investigate your complaint and do everything we can to put things right for you. We will keep you up to date as matters progress. You are free to contact us at any time if you have any questions.

What we do

- We aim to resolve all your concerns within 3 business days after receipt. However, if we are unable to do so, we'll acknowledge your complaint in writing within 5 business days of receiving it. If we have put things right within this time, we'll include a final response. A business day is Monday to Friday (except for bank holidays).
- If we have been unable to resolve your complaint within 5 business days, we'll issue a holding letter or final response within 15 business days. If we have been unable to fully resolve your complaint, we'll send you a holding letter confirming the investigation we are making and the time within which we expect to resolve your complaint.
- We aim to fully resolve your complaint within 8 weeks from receiving it and give you a final response. However, if we are unable to do so, we'll explain why and give you an indication of when we expect to provide a full and final response.
- If you're still unhappy with our response to your complaint, please explain why and we'll look into the matter further for you.
- As your complaint would not come under the jurisdiction of the Financial Ombudsman Service, you may wish to contact one of the independent organisations listed below:
 - Credit Services Association (all general complaints).
 - Information Commissioner's Office (for matters regarding the Data Protection Act).

Authorised and regulated by the Financial Conduct Authority.

Calls will be recorded and charged at your standard network rate.

Pastdue Credit Solutions Limited is a private limited company registered in Scotland: SC287794

A copy of our privacy notice can be viewed by visiting www.pastduecredit.co.uk/privacy