

## Customer Complaints Handling Process

### HOW WE HANDLE YOUR COMPLAINT

360MOTO LIMITED are committed to providing high quality services to all our customers. However, we appreciate we may not always get it right. If a problem occurs, we strive to address complaints promptly and effectively.

### CONTACT US

The best way to contact us is to call or email us and we will try to resolve your complaint within 3 working days:

1. By telephone 07377 843579
2. By email to [info@360moto.co.uk](mailto:info@360moto.co.uk)
3. By post to Ridings Farm Hayeswood Road Bath BA2 0HH

### WHEN AND HOW YOU WILL HEAR FROM US

If we can resolve your complaint within 3 working days, we will send you written confirmation of this in the form of a summary resolution letter. Where we cannot resolve your complaint within three working days, we will send you a written acknowledgement so that you know we are investigating your concerns.

We will then undertake a full investigation to enable us to make an informed assessment of your complaint. We will keep you updated on our progress and contact you if we need to provide further information regarding the issues you have raised.

We will send you a final response within 8 weeks (unless your complaint relates to discretionary commission arrangements or non-discretionary commission arrangements, see below), although we aim to get your complaint resolved well before this time. The final response will:

1. Let you know the outcome of the investigation
2. If appropriate, advise you of what we intend to do to rectify the problem
3. If we disagree with your complaint, clearly explain why

If we decide that you are not an eligible complainant, we will advise you of this promptly. This may be because your complaint is time barred which means the event happened more than 6 years ago, or it is more than 3 years since you should reasonably have been aware you had cause for complaint. There may be times where we need to refer part of all a complaint to a third party. Where this happens, we will aim to do so within 5 working days, obtaining your consent to do so, and providing contact details of the third party.

### Complaints relating to Discretionary Commission Arrangements (DCA) and non-Discretionary Commission Arrangements (non-DCA)

On 11 January 2024 the FCA announced temporary changes to the handling rules for motor finance complaints relating to DCA. These rules came into force on 11th January 2024. On 19 December 2024 the FCA announced temporary changes to the handling rules for motor finance complaints relating to non-DCA. These rules came into force on 20 December

2024. The usual 40 working day period (eight weeks) to investigate and respond to a formal complaint is now paused under these new rules until 4th December 2025. If this applies to you, we will acknowledge your complaint and confirm that an investigation will be paused until 4th December 2025 unless the guidance from the FCA changes in the meantime, in which case we will contact you again.

## **Referring your complaint**

After our investigation, if you are still unhappy with our response to your complaint, you can choose to refer it to the Financial Ombudsman Service (FOS). They provide a free, independent service to help resolve complaints:

[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

0800 032 8000

[Complaint.info@financial-ombudsman.org.uk](mailto:Complaint.info@financial-ombudsman.org.uk)

Financial Ombudsman Service, Exchange Tower, London E14 9SR

If you decide to refer your complaint after we have issued our final response, you should do so within 6 months of the date on our final response letter. For DCA and non-DCA complaints you now have until 29th July 2026 if you receive a final response on or before 29th April 2025; or within 15 months of receiving a final response on or after 30th April 2025. Details of how to raise your concerns with the FOS will be included in our final response. Please note that for DCA and non-DCA complaints the six month time limit in the FOS leaflet does not apply.

Please refer to [www.fca.org.uk/car-finance-complaints](http://www.fca.org.uk/car-finance-complaints) for an explanation of the FCA's reasons for the temporary changes in relation to discretionary commission arrangements.

All records will be kept for a period of six years.