



Complaints Policy

BizBritain is a group of companies, which includes BizBritain Finance; an FCA authorised financial brokerage and national delivery partner for the Government's Start Up Loans Scheme. The Company is registered in England with company number 08354773, whose registered office is 96 High Street, Marlow, Buckinghamshire, SL7 1AQ.

1. About this policy

BizBritain welcomes and encourages feedback of all kinds from our customers. If you have a complaint about our services, our customer service, or about our employees, we want to resolve it to your satisfaction. However, we also want to ensure we learn from it in order to improve our business and customer experience in the future.

We are committed to ensuring that all complaints are investigated fully, impartially, in a timely fashion and with due consideration for confidentiality. Our Complaints Policy is clear and transparent and we aim to treat customers fairly.

2. How can I submit my complaint?

All complaints, whether they concern our services, our customer service, or our employees should be made in one of the following ways:

- By email, to complaints@bizbritain.com;
- In writing to BizBritain, 96 High Street, Marlow, Buckinghamshire, SL7 1AQ;
- By contacting us by telephone on 0800 888 6118 and choosing option 2. (you may be asked to put your complaint into writing to allow us to investigate it fully).

Any complaint made under this policy should include:

- Contact details of the Complainant (including postal and e-mail address);
- The subject of the complaint;
- Information and evidence regarding the alleged breach.
- If applicable, details of what you would like BizBritain to do to resolve your complaint and to put things right. (Please note that whilst we will make every reasonable effort to accommodate such requests, we are not bound to take any action beyond that which we may be contractually or otherwise legally obliged to take).

Complaints should be made within three months of the Complainant becoming aware of the grounds for a complaint. Anonymous complaints will not normally be accepted but may be investigated where possible and will be acted upon at our discretion.

3. How will we handle your complaint?

We will acknowledge receipt of the complaint by close of business on the day after it is received. If a complaint is made on a non-business day, it will be treated as having been received on the next business day (e.g. a complaint made on a Saturday will be treated as received on the following Monday).

We will aim to resolve your complaint as quickly as possible – ideally by close of business on the third business day following the day on which it is received but within 8 weeks. However, if the complaint is complex we may need further time to investigate it fully and if this is the case we will advise the Complainant of the timescale in writing.

If you complain to us but we are satisfied that the complaint really relates to another firm, or that the complaint relates to us and another firm jointly, we will refer the matter on to that firm (so they can consider your complaint). We will do this promptly and tell you what we have done. We will also provide you with the other firm's contact details.

The complaint will be investigated by the nominated officer. If the details of the complaint are not clear and concise, the complaint is lacking relevant supporting information, or there is ambiguity about what the subject matter is, the Complainant will be asked to clarify the points of their complaint before the investigation can start.

A written final response will be given to the Complainant following this investigation. This Response means BizBritain consider that the Complaint is resolved. Our decision at this stage is final, subject to your right to seek External Resolution of certain complaints. The Complainant will be asked to acknowledge their acceptance of the Response in writing. If the Complainant has failed to respond to the company within 8 weeks of the Response being issued we will consider it has been accepted.

Regardless of the outcome from BizBritain, the Complainant will also be advised in the Final Response of their right to escalate certain complaints to the Financial Ombudsman's Service (FOS). The Financial Ombudsman Service will accept a relevant complaint that has been through BizBritain's formal complaints process as long as the Complainant registers their complaint within 6 months of the date of our response.

4. Additional Information

- All complaints and information relating thereto are treated with the utmost confidence. Such information will only be shared with those employees of BizBritain who need to know to handle your complaint.
- We will use the details of your complaint (with your personal details removed) for internal training and quality improvement purposes.
- Complaint records shall be kept on record for a three year period in order to comply with Financial Conduct Authority requirements.
- The procedure does not confer any contractual rights.
- The Policy may be subject to revision.
- Making a complaint to BizBritain is absolutely free. However we will not reimburse any fees, expenses or cost involved in bringing a complaint to our attention.
- All personal data will be processed in accordance with the BizBritain Privacy Policy in line with the General Data Protection Regulation.

5. Complaints not covered in this policy

- This Complaints Policy cannot be used to deal with an issue which is part of any legal action against BizBritain.
- This Complaints Policy cannot be used by an employee. Any specific complaints made by employees should be directed through the relevant internal grievance policy and procedure.

- BizBritain reserves the right to take any appropriate action to protect itself from any unfounded, malicious or vexatious allegations or complaints. Untrue allegations could lead to legal action for defamation.
- Nothing in this policy should be interpreted to restrict any rights of redress the Complainant has in law.
- Where a customer is making a Right of Access request under the General Data Protection Regulation (otherwise known as a Subject Access Request (SAR)), this will not be treated as a Complaint for the purposes of this policy and will be dealt with in accordance with the Information Commissioner's Office Guidelines.

6. Contact us

If you have any questions or require further information about any aspect of this Complaints Policy, please contact us by email at complaints@bizbritain.com or by post at BizBritain, 96 High Street, Marlow, Buckinghamshire, SL7 1AQ.

Version Control	
Version	7
Date updated	21/12/2020
Date to be reviewed	21/12/2020