

## Complaints

### COMPLAINTS PROCEDURE

Mitsubishi HC Capital UK is committed to ensuring that our customers are at the heart of our business and our products and services are designed with this in mind.

We aim to treat our customers fairly and consistently, as we would wish to be treated ourselves, but we know we do not always get everything right. If things do go wrong, we will do our best to clear things up quickly and fairly.

The information shown below provides an overview of how we deal with complaints, how long it takes, and who to get in touch with.

**Once we have received your complaint:** We will try to resolve it straight away and if resolved within three business days we will provide you with a Summary Resolution Communication. However, if we have been unable to resolve your complaint by the close of three business days, we will follow the steps below.

**Within 5 working days of receiving your complaint:** We will write to you, either to acknowledge receipt of your complaint, or to respond on the matters you have raised.

**Within 4 weeks:** If we are unable to provide you with a final response at this stage, we will write to you to explain the reasons why and when we expect to be able to provide it.

**Within 8 weeks:** We will aim to provide you with a final response to your complaint within 8 weeks of receipt. If you are not satisfied with our final response, or 8 weeks have passed since you first raised your complaint with us, you may have the right to escalate your complaint to the Financial Ombudsman Service free of charge.

**Third Party Referrals:** If a complaint is received by us which is the responsibility of one of our partners your complaint will be referred by us, to them. We will also write to you confirming that your complaint has been referred on and includes partner details.

### CONTACT US

Post: **Customer Service Mitsubishi HC Capital UK, Novuna House, Thorpe Road, Staines-upon-Thames, Surrey TW18 3HP**

Phone: **+44 (0) 343 351 9171**

E-mail: **CustomerService@mitsubishihccapital.co.uk**

Website: **www.mitsubishihccapital.co.uk/european-division**

Complaints Leaflet 02/22

### THE FINANCIAL OMBUDSMAN SERVICE

Post: **The Financial Ombudsman Service, Exchange Tower, London E14 9SR**

Phone: **0800 023 4567 or 0300 123 9123**

E-mail: **complaint.info@financial-ombudsman.org.uk**

Website: **www.financial-ombudsman.org.uk**

The Financial Ombudsman Service offers a free, independent complaint resolution service.

You may have the right to refer your complaint to the Financial Ombudsman Service, free of charge – but you must do so within six months of the date of the final response letter.

If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

Please note the Financial Ombudsman Service can only consider complaints from a consumer, a micro-enterprise (an annual turnover of up to 2 million euros and fewer than 10 employees), a charity with an annual income of less than £1 million or a trustee of a trust which has a net asset value of less than £1 million.

For more information please read the guide: [‘Your Complaint and the Ombudsman’](#)