



# *The Saifee Foundation of Europe*

## **How to complain and how we will respond**

The Foundation is authorised and regulated by the Financial Conduct Authority (FCA) in the United Kingdom to provide Consumer Lending. We are required to have in place effective and transparent procedures for the reasonable and prompt handling of complaints in relation to this service. This document sets out the complaints handling procedures that we will follow in the event that you make a complaint.

## **Does this policy apply to you?**

The services we provide are only available to persons who are “consumers” within our community and therefore all our borrowers are “eligible complainants”, and we will apply the FCA rules to the handling of such complaints. The definition of a “consumer” for regulatory purposes is any natural person acting outside of his trade, business or profession.

## **How can you make a complaint?**

You can make a complaint by any reasonable means – for example, letter, fax, email, telephone or in person. It is free of charge to complain. To make a complaint, please contact:

Name: Kaiyum Khairullah (Complaints Officer)

Address: 6 Mohammedi Park, Rowedell Road, Northolt, Middlesex UB5 6AG

Email Address: [a.khairullah@saifeefoundationeurope.org.uk](mailto:a.khairullah@saifeefoundationeurope.org.uk)

Phone number: **020 8839 0750**

## **What will we do once we have received your complaint?**

Your complaint will be referred to our Complaints Officer as soon as possible. In the event that they are involved in the subject matter of the complaint, your complaint will be referred to another member of our senior management team. We will promptly acknowledge your complaint in writing. In this acknowledgement, we will provide the name and title of the person that is handling your complaint. We will give this individual the authority necessary to investigate and settle the complaint. We will also include a copy of this policy at this time.

## **Investigating and resolving your complaint**

We will investigate your complaint competently, diligently and impartially with a view to deciding whether the complaint should be upheld and whether any remedial action and / or redress may be appropriate. We will set out our conclusions in a final response to you. If we decide that redress is appropriate, we will aim to provide you with fair compensation for any acts or omissions for which we are responsible. If you accept our offer, we will promptly provide the compensation to you.



## **Our timetable for responding to you**

Once we have acknowledged your complaint, we will keep you informed of our progress. If we are able to quickly resolve your complaint, we will send you a Summary Resolution Communication which will:

- Acknowledge your complaint and confirm that we now consider it to be resolved;
- Explain that you may still be able to refer your complaint to the FOS if you subsequently disagree with our decision, and the timescales you have for doing this; and
- Provide information about how to contact the FOS.

If we are not able to resolve your complaint quickly, we will, within eight weeks of receiving your complaint, send you either a final response or a written response that explains why we are not in a position to make a final response to you and when we expect to provide one. Our response will also:

- inform you that, if you remain dissatisfied, you may refer the complaint to the FOS; and
- enclose a copy of, or an electronic link to, the FOS standard explanatory leaflet.

## **Financial Ombudsman Service (FOS)**

You are able to refer a complaint to the FOS if you are not satisfied with the outcome of your complaint. Your rights are set out in the FOS's leaflet "Your Complaint and the Ombudsman" which we will provide to you as part of the Complaints process. Please remember that if you wish to refer a complaint to the FOS, you must do so within six months of the date of our final response.

The contact details of the FOS are as below:

Address & Post Code: Harbour Exchange Square, London E14 9SR

Telephone: **0800 023 4567**

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

## **Closing complaints**

We will regard your complaint as closed in the following circumstances:

- once we have sent you a final response;
- where you have told us in writing that you accept an earlier response that we have sent to you; or
- if you refer your complaint to the FOS, when the FOS informs us that the complaint has been closed.

## **Questions**

If you have any questions about our complaints process, please contact us at [a.khairullah@saifeefoundationeurope.org.uk](mailto:a.khairullah@saifeefoundationeurope.org.uk)