

PALOOKAVILLE LIMITED

Complaints Principles

- Palookaville Limited recognises that a complaint is an expression of dissatisfaction, from or on behalf of a customer, and requires a response.
- The complaint can:
 - Be received orally or in writing.
 - Be justified or not.
- The complaint can allege:
 - Negligence, breach of a term of agreement between Palookaville Limited and the customer or of any statutory requirement relevant to the business of Palookaville Limited.
 - Misrepresentation, bad faith or malpractice.
 - Poor service.
- All complaints will be investigated fully and fairly.
- If the customer is not happy with the outcome of their complaint, they have the right to appeal to both Palookaville Limited and the Financial Ombudsman Service (FOS).

FCA Rules

How complaints should be dealt with, is set out in The FCA complaints handling handbook (DISP). The FCA expects 'Regulated Businesses' to:

- Resolve all complaints received properly and in line with these rules
- Investigate the complaint competently, diligently, and impartially
- Assess what the complaint is about, whether it should be upheld and what action should be taken in a fair, consistent and prompt manner.
- Provide a clear assessment of the complaint and an offer of redress / remedial action (if appropriate) in a fair and prompt manner.
- Ensure any offer of redress or remedial action that is accepted is settled promptly.
- A prompt written acknowledgement should be sent to the customer assuring them that their complaint has been received and is being dealt with.
- Ensure that the customer is kept informed of the measures being undertaken in respect of resolving the complaint.

Complaints Procedure

At Palookaville Limited we have policies and procedures in place to ensure that we offer a faultless service to our customers. On the few occasions where a customer may feel dissatisfied, we will do everything in our power to resolve the matter by following the above rules. We encourage our customers to provide us with feedback, whether positive or negative to help with our on-going customer service, making any improvements where required.

- We regard a complaint, whether it is justified or not, as:
 - An expression of dissatisfaction from an eligible complainant such as:
 - A private individual

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- or proprietor of a small business
 - Relating to a business activity
 - A client who has suffered – or may suffer – financial loss, material distress or significant inconvenience
- Customers can make a complaint in one or more of the following ways:
 - By telephone: 01323 301916
 - By email to: eastbourne@schwarzkitchens.co.uk
 - By letter to: **Schwarz Kitchens, 24 Grove Road, Eastbourne, BN21 4TR**
- We will provide a copy of this Procedure to any customer who makes a complaint or to any customer who requests it
- All complaints will be treated and recorded in the same way.
- All complaints will be recorded on our complaints log.
- We will treat all complaints very seriously.
- We will conduct a full review of the complaint.
- We will aim to conclude all matters to the mutual satisfaction of the concerned parties as quickly as possible
- We will keep complaint records on file for a period of 6 years from the date of resolution.
- A copy of our complaint's procedure will be displayed at our premises, on our website and is available for our customers should they request a copy.
- We will acknowledge receipt of the complaint from the customer in writing, within 3 business days. This letter may contain an offer to settle, where appropriate.
- We will aim to resolve the claim within 8 weeks and will confirm in writing our decision, making any offer of remedial action / redress at this time.
- If the complaint requires further investigation and we are unable to resolve the complaint within 8 weeks, we will provide the customer with a further update as follows:
 - Setting out why the matter is still unresolved
 - Giving a full summary of our investigation to date and explaining why we have not been able to conclude the matter
 - Setting out what further action we will now undertake
 - Providing contact information for the Financial Ombudsman Service (FOS)
- Once the investigation is completed, we will write to the customer with the appraisal of the matter, along with an outline of our intended course of action. This document is referred to as our 'Final Response'. Included in this Final Response will be an offer to settle the matter – and if compensation is deemed appropriate, the amount we are offering. Any offer we make will be fair and take all facts into account.
- An offer of settlement can range from an apology to financial compensation.
- Unless the customer is unhappy with our response, we will follow up with a final letter confirming that the complaint has been resolved and closed.
- We will only close a complaint when we have received confirmation from the customer that they are happy that their claim has been resolved, or if no such confirmation is received, 8 weeks after our final response has been issued (either in writing or verbally).

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- If, following the final response the customer remains unsatisfied, the complaint can be referred to the Financial Ombudsman Service (FOS). Contact details and a leaflet about FOS will be sent to the customer with our Final Response.
- If the complaint is about a third party, we will refer the issue to the party concerned and write to confirm we have done this.
- A summary of all complaints received will be submitted annually to the FCA.
- Palookaville Limited will not charge the customer for making a complaint and will not operate a premium rate telephone number for making the complaint.