

Committed to Compliance

At Wescot we pride ourselves on our high standard of service delivery and ensure, as a minimum, compliance with all relevant statutory and regulatory provisions.



The Credit Services Association

The only national association in the UK for companies active in debt recovery, tracing and allied services. We are active members of the Credit Service Association (CSA) and ensure that we comply with all aspects of the CSA Code of Conduct.

Credit Services Association
2 Esh Plaza, Sir Bobby Robson Way, Great Park,
Newcastle Upon Tyne. NE13 9BA.

www.csa-uk.com



The Financial Ombudsman Service

An independent service in the UK for settling complaints between businesses providing financial services and their customers. The Financial Ombudsman Service will only look at your complaint after we have had the opportunity to investigate, so please contact us first. You have 6 months from receiving our final response to refer it to them.

Financial Ombudsman Service
Exchange Tower, Harbour Exchange Square,
London. E14 9SR.

www.financial-ombudsman.org.uk

Wescot

“Working with you
Focused on an ethical
approach to collections”

Contact Us

In the first instance please address your complaint to:

Customer Relations Team
Wescot Credit Services Ltd
The Mash
Jarratt Street
Hull
HU1 3HB

Email: customer.relations@wescot.co.uk

Tel: 01482 590500

Wescot

Wescot Credit Services Limited, Registered in Scotland: SC084131,
Registered Office: Kyleshill House, Glencairn Street, Saltcoats,
Ayrshire KA21 5JT

Wescot is authorised and regulated by the Financial
Conduct Authority; Ref 688858

Wescot

Complaints

Our commitment to you



Our Objective

To fully investigate and resolve all elements of an individual's complaint in a fair, prompt and considerate manner, whilst using findings to drive relevant improvements to our business.

Our Commitment

Like any business occasionally we may not always get things right; if this happens we will do our utmost to resolve any issues.

- Wescot believes in compliant and responsible debt collection.
- We take all complaints and concerns very seriously.
- We will promptly investigate your complaint.
- You will receive a full explanation of our findings.
- Wescot will provide you with a named individual to contact.
- We will always give you the chance to query anything you do not understand or agree with.
- If as a result of your complaint we need to make changes, we will do so.

How Will We Deal With Your Complaint?

What do you need to do?

To help us investigate, we will ask for:

- Your name, address and any Wescot reference number.
- Your telephone number and times when we can contact you.
- Details of your concerns, including any relevant letters and other documents.

Can someone complain on your behalf?

- Yes, just call or write to us with the details of who you wish to deal with this matter on your behalf, and we will do the rest.
- Our contact details can be found on the reverse of this leaflet.



What Happens Next?

- We will suspend all activity on the account.
- One of our Customer Relations Associates will take responsibility for the investigation and may need to ask for further information from you, our clients, or other Wescot departments.
- If we cannot fully respond to you within 5 working days, we will acknowledge receipt of your complaint, including a copy of our commitment to handling your complaint.
- We will answer your complaint as soon as possible, but if after 4 weeks we cannot, we will write to you again with an update.

Resolving Your Complaint

- Within 8 weeks of receiving your complaint we will send you a final response which will detail our investigation and findings.
- In exceptional circumstances, we may need more time; if we do, we will write to you to let you know when we expect to be able to provide the final response.
- If you feel we have not resolved the complaint, please contact us using the details on the reverse of this leaflet.