



Complaints Handling Procedure

Our Policy

Our customers are the core of our business, so it's a top priority for us to provide the best quality of service we can. If you have any concerns about our service, please let us know and give us the chance to put things right.

How to file a complaint

You can make a complaint to us through any of the following means:

Telephone	0203 695 8072
Email	complaints@drafty.co.uk
Post	Drafty, a trading name of GAIN Credit LLC PO Box 10756 LEICESTER LE3 4GX

What to expect after you've filed a complaint

We'll acknowledge your complaint within two business days of receiving it. It is always our goal to resolve the issue for you as quickly as possible, usually within 8 weeks. If we cannot resolve it within that time period, we will:

- Inform you of why it hasn't been resolved
- Keep you updated on the current status of the issue
- Let you know when to expect to hear from us again

Sometimes, if we are addressing a complex issue, it may take longer than usual to resolve. We always aim to send you a final response within 8 weeks of receipt of your complaint.

How to contact the Financial Ombudsman Service (FOS)

If you are dissatisfied with our final response, or if you have not received a response from us within 8 weeks of making your complaint, you can contact the Financial Ombudsman Service for further assistance.

The Financial Ombudsman Service is the autonomous body dedicated to resolving individual disputes between consumers and financial firm. Please refer to the Financial Ombudsman Service's leaflet entitled 'Your Complaint and the Ombudsman' for further information.

You may contact the Financial Ombudsman Service by writing to The Financial Ombudsman Service, Exchange Tower, London, E14 9SR, or emailing at, complaint.info@financialombudsman.org.uk or calling **0800 023 4567** or **0300 123 9123**.

For further information: <http://www.financial-ombudsman.org.uk/>

You may also submit a complaint to the European Commission Online Dispute Resolution portal located at <https://ec.europa.eu/consumers/odr/main/?event=main.home2.show>.

Closing a Complaint

We will continue to monitor the progress of the complaint until all reasonable internal and external appeal options are finalised or until you are satisfied with the resolution.