

IAR - Complaints Procedure

The first step is for us to understand your complaint; if the complaint is in relation to the vehicle purchased, please contact us directly, you can contact us by

- By Phone 01246580130
- By Post Unit 9A, Old Sheepbridge Works, Sheepbridge Lane, Chesterfield, Derbyshire, S41 9FE
- By Email hello@midcocommercials.co.uk

Alternatively, if the complaint is in relation to finance, you can contact Jigsaw directly by

By Post	Complaints Department, Jigsaw Finance, Genesis Centre, Innovation Way, Stoke-on-Trent, Staffordshire, ST6 4BF
By Email	complaints@jigsawfinance.com

Please provide your name and daytime contact number where we can contact you between the hours of 9 am - 5 pm Monday to Friday.

We will log your complaint within 24 hours.

If the complaint can be **dealt with, within 3 business days** we will send you a summary resolution communication within 2 business days of resolving the complaint, this will include information on what to do if you are dissatisfied with the resolution of the complaint and that you may be able to refer the complaint back to us for further consideration or alternatively refer the complaint to the Financial Ombudsman Service.

If your complaint **can not be dealt with, in 3 business days,** we will send you our initial response letter within 2 days of either receiving the complaint or realising the complaint cannot be resolved within 3 business days.

We will investigate your complaint fully and if the complaint cannot be dealt with within 4 weeks, we will send you an update on the progress of your complaint.

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We endeavour to send you a final response within 8 weeks of receipt of the complaint. If we are unable to provide you with a final response within this time, we will send you an update.

Within our final response, we will explain what to do if you are not happy with our response/resolution and if you are an eligible complainant, you can escalate your complaint to the Financial Ombudsman, you must do so within 6 months of the date of the final response letter. You can contact them:

By phone:	0800 023 4567
By post:	The Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

By Email: complaint.info@financial-ombudsman.org.uk

Further information can be obtained from the Financial Ombudsman Service's website at www.financial-ombudsman.org.uk

Eligible complainants are:

- A consumer
- Companies within the EU definition of a microenterprise
- Charities with an annual income of under £6,500,000
- Trustees of a trust with assets of under £5,000,000
- A small business (only an eligible complainant if the conduct took place after the 1st April 2019)
- A guarantor

Alternatively, you may also contact the BVRLA Conciliation Service as an approved Alternative Dispute Resolution service. Details can be found at www.bvrla.co.uk or by contacting complaint@bvrla.co.uk