

Balgores Leasing Ltd is authorised and regulated by the Financial Conduct Authority (firm reference number 653426)

Our company registration number is 2463401. We are registered under the Data Protection Act reference Z7597899. We are accredited by the British Vehicle Rental and Leasing Association (BVRLA).

Complaints Handling Procedure

Ensuring problems are handled fairly and efficiently

At Balgores Leasing, we strive to deliver a high level of service and ensure that our customers never have cause to complain. However, we realise that sometimes things don't go according to plan, and where this results in any kind of complaint, we need to ensure we have the right procedures in place to be able to put things right quickly and amicably.

What counts as a complaint

A complaint is any contact from, or on behalf of a customer or potential customer who is not satisfied with any part of our service.

What happens after you have made a complaint

We will try to resolve your complaint as quickly and as simply as possible. We will give you an explanation and an apology for any problems we have caused, and take action to put things right.

How to make a complaint

We follow a series of steps to enable us to handle your complaint and put things right as quickly and effectively as we can.

Step 1

Contact us by phone, email or letter using the contact details shown at the bottom of the page. We will try to deal with your complaint straightaway, but an initial response will be given within 24 hours. If we can, we will give you an explanation and an apology for any problems we have caused. We may call you back or write to you depending on the best way to resolve your complaint.

If you are not happy with the explanation you are first given, please contact our Company Secretary, Veryan Wilson, who will be happy to advise further with the sole aim of resolving your complaint as soon as possible. Her email address is veryan@balgores.co.uk

Step 2

If you are still not happy with our explanation, your complaint may be escalated to our Managing Director. A full review of your complaint will be conducted, and a response provided within 10 working days, telling you what progress is being made. We aim to resolve all complaints within a maximum of 14 days.

Step 3 – About the BVRLA

Balgores Leasing are a member of the BVRLA (British Vehicle Rental and Leasing Association). The BVRLA operate a conciliation service which will review unresolved complaints between its members and their customers. If you are unhappy with the final response provided by Balgores Leasing, you may refer your complaint to the BVRLA for their consideration. They are independent and their service is free to you. You can find out more about them by visiting www.bvrla.co.uk

Details should be submitted to the BVRLA in writing to:

The Director General, BVRLA, River Lodge, Badminton Court, Amersham, HP7 0DD

When the BVRLA can consider your complaint

If we have made it clear that we have done all we can do to resolve your complaint, you may refer your complaint to the BVRLA, ideally within 4 weeks from us having issued our final response.

In the first instance, the BVRLA will ask Balgores Leasing to provide full details on your complaint, including what steps we have taken to resolve the issue. They will consider this along with the information you have provided, and then deliver comments and recommendations based on the information given by both parties. If either party remains unhappy with the outcome of the informal conciliation service, a formal conciliation service can be invoked.

Step 2 – Formal Conciliation

All relevant details will be promptly forwarded by the BVRLA's Legal Services Team to the appropriate Conciliation Committee, a body whose Members are appointed by the Committee of Management of the BVRLA. Disputes referred to a Conciliation Committee shall be actioned and the decision notified to the customer by the Association within 30 working days from the referral of the dispute to the Conciliation Committee.

What is covered under the BVRLA Conciliation Service

Conciliation procedures shall apply solely to matters arising out of the vehicle rental and leasing activities of Corporate Members or Leasing Broker Members. Associate Members, who are suppliers of services to the rental and leasing industry, but do not operate their own rental or leasing operations, are not subject to the Code of Conduct,

No restriction on rights

Nothing in the BVRLA Code of Conduct restrict, nor is intended to restrict, the rights of a complainant or a Leasing Broker Member, to pursue remedies through the courts.

Financial Ombudsman Service (Consumer Credit Act)

Customers who have entered into an agreement which is regulated by the Consumer Credit Act (such as consumers, sole traders and small partnerships) have the right to refer any complaint which relates to their finance/lease agreement to the Financial Ombudsman Service.

In the event that you remain unsatisfied about the complaint, or the result of the conciliation service provided by the BVRLA, you may refer the matter to the Financial Ombudsman Service within 6 months of the date of the final response provided. Please note the Financial Ombudsman will not consider any complaint until Balgores Leasing has had the opportunity to resolve it.

Complaints should be made in writing to

Financial Ombudsman Service

South Quay Plaza

London

E14 9SR

t: 01708 384451
f: 01708 373024
e: info@balgores.co.uk
w: balgores.co.uk
1 Bryant Avenue
Romford, Essex RM3 0AP

Registration No. 2463401
Registered Office: As above
VAT Reg No. 542 2785 42
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Leasing Broker Member

Balgores Leasing Ltd are a credit broker and not a lender

Balgores Leasing Ltd are regulated by the Financial Conduct Authority (FRN 653426)

Balgores Leasing Ltd is an appointed representative of ITC Compliance Ltd which is authorised and regulated by the Financial Conduct Authority (their registration number is 313486) and which is permitted to advise on and arrange general insurance products.