

Consumer Complaints handling process

TDX[®] Group Limited is committed to delivering the right outcomes for consumers and we constantly strive to offer the highest possible level of service. However, there may be occasions when you feel you have cause for complaint.

When this happens please contact us and let us know and we will ensure that we fully investigate your complaint and do everything we can to put things right for you. We will keep you up to date as matters progress and you are free to contact us at any time if you have any questions.

- By phone: 0333 207 6533
- By email: consumercomplaints@tdxgroup.com
- Write: The Complaints Team, TDX Group, First Floor, 6 Wellington Place, Leeds, LS1 4AP

What we will do

Wherever possible we aim to resolve all of your concerns within three working days following receipt. However, if we are unable to do so, we will acknowledge your complaint in writing within five business days of receipt of the complaint whilst we continue to investigate. We will then aim to resolve your complaint as soon as we can and we will keep you updated on progress until it is resolved. If at any time you are not happy with our progress, please call the team dealing with your complaint to raise your concern.

When we have completed our investigations we will send you a final response letter. This letter will detail the investigations that we undertook and the findings. The letter will also confirm our conclusions, whether we have upheld, partially upheld or not upheld your complaint and explain any action we are taking, or have taken to correct the problem that led you to complain and detail any redress that may be due

If your complaint relates to an account which falls within their jurisdiction, such as business governed by the Consumer Credit Act, we will also include details of the Financial Ombudsman Service ("FOS"), who you can refer your complaint to, if you are unhappy with our response. FOS is an independent organisation who look to resolve complaints between consumers and financial organisations that they haven't been able to resolve between themselves. You would need to do this within six months of receiving our response to your complaint. A copy of the FOS's explanatory leaflet will also be enclosed with our letter. Details of FOS services and their contact details are as follows: The Financial Ombudsman Service, Exchange Tower, London E14 9SR / Tel: 0800 023 4 567 www.financial-ombudsman.org.uk

If after 8 weeks we are still not in a position to make a response, we will write to you and give reasons for the delay and an indication of when we expect to provide a full and final response. If your account falls within the jurisdiction of the Consumer Credit Act we will also include details of the Financial Ombudsman Service ("FOS"), who you can refer your complaint to if you are unhappy with the delay in our response. A copy of the FOS's explanatory leaflet will be enclosed if applicable.

You also have the right to lodge a complaint with the Information Commissioner's Office (ICO), which is the UK data protection regulator. More information can be found on the ICO website at <https://ico.org.uk>. TDX has a dedicated Data Protection Officer (DPO) who can be contacted by email at info@tdxgroup.com.

If your complaint is not one deemed to be under the jurisdiction of the Financial Ombudsman Service or the Information Commissioner's Office, you may wish to consider contacting one of the independent organisations listed below:

- OFGEM, (matters regarding Energy i.e. Gas or Electric).
- OFCOM, (matters regarding Telecoms/Media).
- OFWAT, (matters regarding Water Services).
- Credit Services Association, (all general complaints).