

Customer Complaints Handling Policy

1. About this policy

BizBritain welcomes and encourages feedback of all kinds from our customers. For the purposes of this policy, we consider a complaint as any oral or written expression of dissatisfaction, whether justified or not, from, or on behalf of, a person about the provision of, or failure to provide, a financial service or a redress determination, which:

- (a) alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience; and
- (b) relates to an activity of BizBritain, or of any other respondent with whom BizBritain has some connection in marketing or providing financial services or products, which comes under the jurisdiction of the Financial Ombudsman Service.

We are committed to ensuring that all complaints are investigated fully, impartially, in a timely fashion and with due consideration for confidentiality. Our Complaints Policy is clear and transparent and we aim to treat customers fairly.

2. Ways a complaint can be submitted

The easiest ways for people to complain are:

- Via their Start Up Loans application portal if relevant;
- By email, to complaints@bizbritain.com;
- In writing to BizBritain, 96 High Street, Marlow, Buckinghamshire, SL7 1AQ;
- By contacting us by telephone on 0800 888 6118 and choosing option 1.

Complaints should be made within three months of the Complainant becoming aware of the grounds for a complaint. Anonymous complaints will not normally be accepted but may be investigated where possible and will be acted upon at our discretion.

3. How we handle complaints?

When BizBritain receive a complaint we adhere to the Financial Conduct Authorities Handbook DISP Complaints handling rules (from DISP 1.3 onwards) <https://www.handbook.fca.org.uk/handbook/DISP/2/1.html>).

We will:

- 1) acknowledge receipt of the complaint by close of business on the day after it is received. If a complaint is made on a non-business day, it will be treated as having been received on the next business day (e.g. a complaint made on a Saturday will be treated as received on the following Monday).
- 2) Aim to resolve the complaint by close of business on the third business day following the day on which it is received but within 8 weeks. If the complaint is complex we may need further time to investigate it fully and if this is the case we will advise the Complainant of the timescale in writing.

- 3) Request further information if it is required. This could include:
 - Contact details of the Complainant (including postal and e-mail address);
 - The subject of the complaint;
 - Information and evidence regarding the alleged breach.
 - If applicable, details of what the complainant would like BizBritain to do to resolve the complaint and to put things right. Whilst BizBritain will make every reasonable effort to accommodate such requests, we are not bound to take any action beyond that which we may be contractually or otherwise legally obliged to take.
- 4) If a complaint is made to BizBritain but we are satisfied it really relates to another firm, or that the complaint relates to us and another firm jointly, we will refer the matter on to that firm). We will do this promptly and tell the complainant what we have done and provide the other firm's contact details.
- 5) The complaint will be investigated by the nominated officer. If the details of the complaint are not clear and concise, the complaint is lacking relevant supporting information, or there is ambiguity about what the subject matter is, the Complainant will be asked to clarify the points of their complaint before the investigation can start.
- 6) A written Final Response will be given to the Complainant following this investigation. This Response means BizBritain consider that the Complaint is resolved. Our decision at this stage is final, subject to their right to seek External Resolution of certain complaints. The Complainant will be asked to acknowledge their acceptance of the Response in writing. If the Complainant has failed to respond to the company within 8 weeks of the Response being issued we will consider it has been accepted.
- 7) Regardless of the outcome from BizBritain, the Complainant will also be advised in the Final Response of their right to escalate certain complaints to the Financial Ombudsman's Service (FOS). The Financial Ombudsman Service will accept a relevant complaint that has been through BizBritain's complaints process as long as the Complainant registers their complaint within 6 months of the date of our response.

4. Additional Information

- All complaints and information relating thereto are treated with the utmost confidence. Such information will only be shared with those employees of BizBritain who need to know to handle the complaint.
- We will use the details of complaints (with personal details removed) for internal training and quality improvement purposes.
- BizBritain will keep a record of each complaint received and the measures taken for its resolution, and retain that record for a three year period in order to comply with Financial Conduct Authority requirements.
- BizBritain Complaints Data is reported to the Financial Conduct Authority through our Complaint Return. If our number of complaints were to exceed 500 in the reporting period this complaints data would then be published in line with DISP 1.10A
- The procedure does not confer any contractual rights and the policy may be subject to revision.
- Making a complaint to BizBritain is absolutely free. However we will not reimburse any fees, expenses or cost involved in bringing a complaint to our attention.
- All personal data will be processed in accordance with the BizBritain Privacy Policy in line with the General Data Protection Regulation.

5. Complaints not covered in this policy

- This Complaints Policy cannot be used to deal with an issue which is part of any legal action against BizBritain.
- This Complaints Policy cannot be used by an employee. Any specific complaints made by employees should be directed through the relevant internal grievance policy and procedure.
- BizBritain reserves the right to take any appropriate action to protect itself from any unfounded, malicious or vexatious allegations or complaints. Untrue allegations could lead to legal action for defamation.
- Nothing in this policy should be interpreted to restrict any rights of redress the Complainant has in law.
- Where a customer is making a Right of Access request under the General Data Protection Regulation (otherwise known as a Subject Access Request (SAR)), this will not be treated as a Complaint for the purposes of this policy and will be dealt with in accordance with the Information Commissioner's Office Guidelines.

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