

Our Complaints Procedure.

We strive to offer a high-quality service. However, we all recognise that there may be times when things go wrong. It is important that you are given the opportunity to question what has been done if you are not happy with it.

Our complaints procedure is outlined below.

If you wish to make a complaint you can contact us:

- by email: info@pennylanepawnbrokers.co.uk
- by phone: 01670432431
- In writing/in person: 18 Church Street, Blyth, Northumberland, NE24 1BG

We will always do our very best to try and resolve any complaint within 72 hours of receiving it, however, if we are unable to achieve this, we will promptly send you a written acknowledgement of your complaint.

Your complaint will be investigated diligently and will be assessed fairly, consistently and promptly.

If your complaint cannot be resolved within 72 hours following its receipt, we will ensure that you are regularly kept informed of our progress with regards to the investigation into your complaint.

We will undertake a thorough and timely investigation of your complaint. However, in the event that we are unable to conclude our enquiries within 56 days, we will write to let you know when we expect to be in a position to issue our Final Response letter.

When we have finalised our investigation into your complaint, we will issue our Final Response letter, which will;

- Be fair, clear and not misleading;
- Confirm details of our investigation and decision, and;
- if relevant, include any offer of remedial action or the appropriate level of redress (or both).

- And any next steps.

Where your complaint refers to pawnbroking, if you're unhappy with our decision and wish to take it further, you have the right to refer the complaint to the Financial Ombudsman Service, free of charge, but you must do so within six months of our final response being sent. Their details are as follows:

The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

Further information about the FOS can also be found on their website www.financial-ombudsman.org.uk