



Complaints Handling Procedure



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1. How do I make a complaint?

We are sorry if you feel the need to complain. We want to hear from you because telling us gives us the chance to put matters right for you, and see how we can improve what we do for others.

Whatever way you complain to us, we will take notice

2. Making a complaint

2.1.1 Step 1: Contact us

Contact us by whichever of the following means suits you best.

Call us: phone on 0344 481 8197* from Monday to Friday, 9am to 5pm

Send us a letter: Customer Relations Team, Experian, PO BOX 8000, Nottingham, NG80 7WF

Email us: complaints@uk.experian.com

You do not need to ask anyone to make a complaint on your behalf. Whenever possible, we prefer to hear about your complaint in your own words.

How you can help us to help you

When you contact us to make a complaint, we will investigate it fully and let you know what will happen next. So, to help us investigate your complaint, please tell us:

Your full name, address and preferred daytime phone number

Your email address

A description of the circumstances and facts that have given you reason to complain

The impact that this has had on you

Any reference numbers or account numbers

*Charges for calling 03 numbers are the same as for calls made to standard UK landline phone numbers starting 01 or 02. If your landline or mobile phone package means you can call an 01 or 02 number as part of 'free' inclusive minutes, the same will apply to calling our 03 numbers

2.1.2 Step 2: We will see if we can resolve quickly

Wherever possible, we will try to resolve your complaint immediately. If we can't do this, we will investigate your complaint and get back to you.

If we haven't been able to resolve things for you immediately, we will acknowledge your complaint within 5 business days.

Whether we can resolve your complaint immediately or not, we may contact you to ask for clarification or to discuss options with you.

2.1.3 Step 3: What we will do next

We'll update you after 4 weeks if we haven't finished our investigation by that time.

In most cases, we will give you our final response within 8 weeks of your complaint. Our final response will tell you what we have found, what we will do and why we came to that conclusion.

2.1.4 Step 4: If you are still unhappy

If you are still unhappy after we have completed these steps then, depending on the nature of your complaint, an alternative dispute resolution provider may be able to assist. We will provide you with the details of applicable providers at the time of completing these steps.

For example, if you are a consumer and your complaint is about your credit file or financial services, then you will have the right to refer your complaint to the Financial Ombudsman Service ("Ombudsman"). The Ombudsman is an independent public body which aims to resolve disputes between consumers and businesses like us. Smaller businesses, charities and trusts may also be able to refer to the Ombudsman complaints about some subjects, such as the business information files we hold about them. It's free to use their services and they are independent.

The contact details for the Ombudsman are:

F Telephone: 0300 123 9 123, or from outside the UK +44 20 7964 1000

E: complaint.info@financial-ombudsman.org.uk

W: www.financial-ombudsman.org.uk

A: Financial Ombudsman Service

Exchange Tower London

E14 9SR

3. The EC Online Dispute Resolution Platform

From 15 February 2016, if you are a consumer and complaining about a contractual issue, you also have the option to register your complaint using the European Commission Online Dispute Resolution (ODR) platform. This is a web-based platform that is designed to help consumers who have bought goods or services online to deal with issues arising from that purchase. Complaints submitted to the platform will be dealt with by approved ADR providers. You can access the platform at the following website address:
<http://ec.europa.eu/consumers/odr/>