

Complaints Procedure

Our commitment to you

At DMA each of our Customers is important to us and we believe you have the right to a fair, swift and courteous service at all times. If our Personal Advisors have been unable to address any concerns you may have and you wish to make a formal complaint we will deal with it promptly, effectively and in a positive manner, as outlined below.

DMA Complaints Procedure

1) In the first instance, you should address your complaint to our Customer Relations Officer. We will acknowledge your complaint in writing within 5 working days of receipt.

2) We will investigate your complaint fully and send a response to you within 10 working days of receipt of your complaint. If we are unable to provide you with a response within this time we will send you an update. This will include a time by which we will be able to respond.

3) If you are unhappy with our response to your complaint, you may refer the matter to the Leader of Operations, who will review your case and send a further response to you within 10 working days of receipt of your escalated complaint. If we are unable to provide you with a full response within this time frame, we will write to you explaining why and advise you when you can expect it.

4) In the unlikely event that you are still unhappy with our response, you may escalate your complaint to the Managing Director, DMA for our final response on the matter.

5) If more than 8 weeks have passed from the date of your complaint and you haven't received our final response, or you are still dissatisfied with the final response you have received then you have the right to refer this to the FOS (within 6 months of the final response being issued). You can write to them at:

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

6) We are a member of DEMSA, an organisation founded to monitor and maintain high standards in the Debt Management Industry. All members of DEMSA are bound by the terms of the Code of Conduct established by DEMSA. DEMSA has laid down procedures for handling complaints and member companies are bound by their decision.

Any complaint must in the first instance be addressed to us, however should you remain dissatisfied with our response then you may refer to DEMSA. Further information is provided overleaf.

Regulatory Body



This company is a member of DEMSA and subscribes to the DEMSA Code of Conduct.

DEMSEA is an organisation founded to monitor and maintain high standards in the Debt Management Industry. All members of DEMSEA are bound by the terms of the Code of Conduct established by DEMSEA, which covers the following areas:

- Compliance with Statutory Regulations and OFT Debt Management Guidance
- Marketing, Advertising and Publicity
- Information to Customers
- Contract Terms
- Client Accounts and Interests
- Dealings with Lenders
- Redress
- Failure of a Debt Management Company

HOW MIGHT DEMSEA AFFECT YOU?

If you have a complaint about the manner in which your Debt Management company has handled your case, you must, in the first instance, address your concerns to the company concerned.

Should the matter not be resolved to your satisfaction, please refer the matter to DEMSEA, provided that the dispute in question is covered by the Code of Conduct. DEMSEA has a laid down procedure for handling such complaints, and this includes the right of referral to the Financial Ombudsman Service where appropriate.

Should you require a copy of the DEMSEA Code of Conduct, please contact the General Secretary, DEMSEA, West Point, Westland Square, Leeds, LS11 5SS, or visit our website www.demsa.co.uk Tel: 0113 277 7610, Fax: 0113 277 3586
e-mail: info@demsa.co.uk