

Complaints Policy

We want to give you the best possible service, but we realise that this might not always happen. If you are not satisfied or if you have a complaint, we would encourage you to contact us to put things right.

We aim to resolve all complaints relating to JPC Asset Management Ltd in a fair, prompt and consistent manner. JPC Asset Management Ltd operate a common complaints policy to deal with all complaints from customers or clients relating our regulated and unregulated activities.

Customer Complaints

A customer is anyone from whom JPC Asset Management Ltd has been instructed to collect a debt or recover property. For customers, our complaints policy is within the context of the requirements of the Financial Conduct Authority, the High Court Enforcement Officers Association and the Credit Services Association.

Client Complaints

A client is anyone who has instructed JPC Asset Management Ltd to act on their behalf. For clients, our complaints policy is within the context of the requirements of the Legal Ombudsman and the High Court Enforcement Officers Association. To enable us to deal with your complaint promptly, we request that you make contact with us.

How to Contact Us

Unit 34 Basepoint, Shearway Business Park, Folkestone, Kent CT19 4RH
01303 487240 info@jpcam.co.uk

Customer Complaints Procedure

If you are a customer and you are unhappy with the way in which JPC Asset Management Ltd has acted, please contact us as above quoting the case reference number from our correspondence.

If you are a customer of one of our lender/ debt owner clients it is likely that the activity (prior to legal action) is regulated by the Financial Conduct Authority (FCA). Under our complaints policy, where possible, we aim to resolve all complaints by the close of business on the third business day following receipt of a complaint.

Acknowledging your complaint

If your complaint cannot be resolved by the close of business on the third business day following its receipt, we will send you a written acknowledgement of your complaint within seven calendar days of receipt and will provide you with a copy of our complaints procedure.

A full investigation will follow. Your complaint will be investigated by an employee of sufficient competence who was not involved in the matter which is the subject of the complaint and who has experience of handling complaints.

Complaint handling timescales

If a final response can be issued within 7 calendar days, we may combine our acknowledgement of the complaint within the final response.

Where we have not been able to resolve your complaint within 28 days of receipt we will write to you advising you of the progress of the investigation into your complaint and when we expect to be in a position to resolve your complaint.

We will deal with all complaints promptly and endeavour to issue a final response within a maximum period of 8 weeks, and either:

- Where we have concluded our investigation, provide you with a final response to your complaint, setting out our position and/or an offer of redress, where considered appropriate.
- In exceptional circumstances, where we are unable to provide our final response within 8 weeks, explain why we are not in a position to issue a final response, indicating when we expect to be able to do so.

In either case, we will also give you details of any rights you may have to refer your complaint to the Financial Ombudsman Service (FOS), which is an independent organisation with powers to help resolve disputes between consumers and businesses providing financial services. The FOS can accept a complaint within 6 years of the act/omission complained about or 3 years from when you should reasonably have known about the problem.

Where FOS rights are applicable, generally for activity regulated by the FCA, we will also provide you with the FOS website address and a copy of the FOS standard explanatory leaflet. Details of how to contact the FOS are also provided below. You should be aware that should you wish to refer your case to the FOS you must do so within 6 months of the final response that we issue to you.

FINANCIAL OMBUDSMAN SERVICE

Exchange Tower, London, E14 9SR 08000
234 567 or 0300 123 9 123 www.financial-ombudsman.org.uk
complaint.info@financial-ombudsman.org.uk

Alternatively, where FOS rights are not applicable, you may be able to refer your complaint to one of the below organisations for an independent review, depending on the nature of the complaint:

HIGH COURT ENFORCEMENT OFFICERS ASSOCIATION

The Complaints Officer
High Court Enforcement Officers Association

Suite S31, Northwich Business Centre, Meadow Street, Northwich, Cheshire,
CW9 5BF www.hceoa.org.uk complaints@hceoa.org.uk

CREDIT SERVICES ASSOCIATION

2 Esh Plaza, Sir Bobby Robson Way, Great Park, Newcastle upon Tyne NE13 9BA
0191 217 0775 www.csauk.com complaints@csa-uk.com

The CSA requires complaints to be submitted, where possible, using a specified complaints form that can be downloaded from the CSA website.

Client Complaints Procedure

If you are a client and you are unhappy with the way in which JPC Asset Management and Protection Services Ltd has acted, please contact us as above, quoting your case reference number. We will acknowledge your complaint within 5 working days of receipt and tell you who will be investigating your concerns.

We will find out what happened, usually by reviewing the file and by talking to the person who acted for you. Sometimes as a result, we will need further information, which may mean we need to telephone you or meet with you. We will tell you how long this will take which will take account of your personal circumstances.

We will conduct a thorough investigation, tell you what we have found out within the agreed timescale, and where appropriate, suggest a solution or remedy.

We hope that you will be satisfied with our conclusions but if you are not happy please contact our Compliance Officer for Legal Practice (COLP), in writing. You can do so by post to JPC Asset Management Ltd, Unit 34 Basepoint, Shearway Business Park, Folkestone, Kent CT19 4RH or by email to info@jpcam.co.uk. We will arrange a further review by a senior manager or partner not previously involved in the complaint. We will tell you who will investigate your complaint and how long the investigation will take. After fully investigating your complaint we will give you our final response and explain the reasons behind the decision.

LEGAL OMBUDSMAN (ENGLAND AND WALES)

If we are unable to resolve your complaint within 8 weeks of receiving full details, you may have the right to refer it to the Legal Ombudsman. This service is usually only available to members of the public, very small businesses, charities, clubs and trusts. The Legal Ombudsman can accept a complaint within 6 years of the act/omission or 3 years from when you should reasonably have known about the problem. The Legal Ombudsman will not ordinarily accept complaints unless the act/omission (or when you should reasonably have known that there was a problem) was after 5 October 2010.

Once JPC Asset Management Ltd has responded to your complaint, if you wish to contact the Legal Ombudsman, you should refer your complaint within 6 months of our final response to you.

Legal Ombudsman

PO Box 6167
Slough

SL10EH

0300 555 0333 www.legalombudsman.org.uk
enquiries@legalombudsman.org.uk

Where Legal Ombudsman rights are not applicable, you may be able to refer your complaint to organisation below for an independent review, depending on the nature of the complaint:

HIGH COURT ENFORCEMENT OFFICERS ASSOCIATION

The Complaints Officer

High Court Enforcement Officers Association

Suite S31, Northwich Business Centre, Meadow Street, Northwich, Cheshire, CW9

5BF www.hceo.org.uk complaints@hceo.org.uk

INFORMATION COMMISSIONER'S OFFICE

Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF

0303 123 1113 www.ico.org.uk/livechat

www.ico.org.uk/make-a-complaint

What to do if you are unhappy with our behaviour?

The Solicitors Regulation Authority can help if you are concerned about our behaviour. This could be for things like dishonesty, taking or losing your money or treating you unfairly because of your age, a disability or other characteristic.

Visit their website to see how you can raise your concerns with the [Solicitors Regulation Authority](http://www.sra.org.uk).

James Faiers

CEO

JPC Asset Management Ltd

Date: 28th May 2024

Data Protection

If you have any questions about how JPC Asset Management Ltd processes your personal data please refer to our Privacy Notice found on our website. Or if you do not get the response you expected you can contact the Information Commissioner's Office (ICO).

