

MAKING A COMPLAINT

Our customers genuinely are at the heart of what we do, and we aim for 100% customer satisfaction. We also know we don't always get it right 100% of the time, and if that's happened with you, we'd like to try to put it right as quickly as we can.

You can contact us with your complaint via any of the following:

Chat	www.lanternuk.com Click on Chat	Online	www.lanternuk.com/account
Phone	0113 887 6876	Email	Complaints@lanternuk.com

Where possible, please provide us with your Lantern customer reference number, a description of your complaint, how you think we can resolve it, and any other information you feel is relevant.

How we will investigate your complaint

Once we have received your complaint, we will do our best to resolve it within three days of receipt, but if we can't do this, we will write to you to acknowledge your complaint within five working days.

We will then aim to resolve your complaint within four weeks. If this has not been achieved, we will write to you and let you know the progress of your complaint and when we hope to complete this by.

We will send you our final response as soon as possible but no later than eight weeks from receiving your complaint. In the unlikely event we are not in a position to provide a final response, we'll write to you to explain the delay and give you an indication of when to expect our response.

Financial Ombudsman Service (FOS)

If you remain unhappy after receiving our final response, or have not received a response within 8 weeks, you can then refer your case to the Financial Ombudsman Service (FOS). We will provide you with details of how to do this in our final response however, we have also included their details below:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Email: complaint.info@financial-ombudsman.org.uk
Phone: 0300 123 9 123
Web: financial-ombudsman.org.uk

The Financial Ombudsman Service (FOS) exists to mediate on complaints between customers and financial services firms when they cannot come to an agreement themselves. There is no cost to customers for their services.

Credit Services Association (CSA)

We are also members of the Credit Service Association (CSA) and comply with their Code of Practice. If you believe we have broken the rules of this code and are not satisfied with our final response you can refer your case to them.

Credit Service Association
2 Esh Plaza
Sir Bobby Robson Way
Great Park
Newcastle Upon Tyne
NE13 9BA
Phone: 0191 217 0775
Email: info@csa-uk.com
Web: www.csa-uk.com