



Complaints Procedure

At Gemstone, we pride ourselves on the high quality of service we provide. However, should you feel you have cause for complaint, please find detailed below our complaints procedure.

The main aim of this procedure is to resolve any complaints quickly and satisfactorily to all concerned whilst striving to improve the service provided by Gemstone.

What you should do if you have a complaint

In the first instance you should discuss any issues regarding unsatisfactory service with your appointed Account Manager who is specially trained to deal with such issues.

If your complaint cannot be resolved satisfactorily within one business day the following procedure should be followed:

Stage One: The complaint should be put in writing to the Department dealing with your account outlining the details surrounding the same. A response should be issued within seven days of receipt of your letter.

Stage Two: In the event the above does not resolve the matter, the Team Leader's details should be obtained and the complaint escalated directly to them. A response at this stage should be issued within ten days.

Stage Three: Should the complaint still remain unresolved at this point the matter should be referred to the Head of Operations. An immediate response will be issued and a resolution to the complaint should follow within fourteen days.

Stage Four: If the complaint has not been satisfactorily resolved after the above three stages, the matter should then be referred to the Managing Director who within fourteen days, will resolve the complaint or advise of any relevant external bodies to be approached as is fit.

Processing Complaints

Upon receipt of the written complaint, the Department, Manager or Director concerned will complete a full investigation into the issues raised and a written acknowledgement of your complaint will be issued.

NB: It may be necessary for us to contact you during our investigations to clarify or obtain further information.

Timescales in dealing with Complaints

It is Gemstone's aim to issue a satisfactory written response within four weeks of receiving the initial complaint. If we are unable to do this, we will advise you in writing of the reason for any delays and where possible try to provide an estimated time scale for the matter to be resolved within. We will then continue our investigations and would aim to have a final response issued to you within eight weeks from the receipt of your initial letter.

Your Rights

If you are dissatisfied with Gemstone's final response, dispute the findings of the investigation of the issues raised or have not received a final response to the initial complaint within eight weeks, you are entitled to refer the matter to external bodies.

Industry Regulations

Gemstone is a founding member of the Debt Resolution Forum who were set up to promote professional standards in resolving financial problems. Any initial concerns following Gemstone's final response should be addressed to the DRF at:

Debt Resolution Forum
Third Floor
Nelson House
Park Road
Timperley
Cheshire
WA14 5BZ

Should you still be dissatisfied with the outcome of your complaint once the Debt Resolution Forum has contacted you with their findings and the complaint is less than six months old, you should then address the matter to the Financial Ombudsman at:

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

Website: www.financial-ombudsman.org.uk
Email: complaint.info@financial-ombudsman.org.uk
Phone: 0845 080 1800

A copy of their explanatory leaflet is enclosed for your attention and can also be requested by calling the number listed above.