

Complaints Procedure

It is the aim of Nova Financial Services Limited to provide a very high standard of service to every client. It is important to us that all complaints are resolved as quickly as possible and to the complete satisfaction of our clients.

This procedure explains how we will deal with any complaints. It also tells you what you can do if you think your complaint has not been resolved to your satisfaction.

If you have a complaint about any aspect of our service, then we would like to hear from you. You can contact us by telephone or in writing (email or Letter) and your complaint will be resolved by the appropriate person in the shortest possible time. To help us to investigate and resolve your concerns as quickly as possible, you should in the first instance contact the department with which you have been dealing. To help us resolve your problem you should provide the following information:

- Your full name and contact information
 - Full details of your complaint
 - Your agreement details
- Details of what you would like us to do to put things right
 - Photocopies of any relevant paperwork

We will try to resolve your complaint immediately; however, sometimes this may not be possible. In the unlikely event that we are not able to resolve your complaint by the end of the third business day after it is received, we will keep you informed of the progress of our investigations and provide our final response in writing providing our findings and the action to then take.

If you have arranged a regulated finance agreement with us and are not satisfied with our final response, you may be eligible to refer the matter to the Financial Ombudsman Service.

You must do this within six months of our final response. When we send you our final response, we will also provide you with a copy of the Financial Ombudsman Service's explanatory leaflet.

If you have any questions in relation to our Complaints Handling Procedure, please contact Jake Harris, Managing Director who will be happy to assist you.

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