



OUTSET FINANCE
START UP AND GROW

Outset Finance – How to make a complaint

The below information sets out the complaints process to be followed by Outset Finance clients who believe they have been treated unfairly.

Outset Finance alongside the Start Up Loans Company is committed to ensuring that all complaints are investigated fully and impartially and with due consideration for confidentiality. Our complaints policy is clear and transparent and we aim to treat customers fairly.

How Can I Make a Complaint?

A customer can put forward their complaint by phone, in writing, by post or email to the following:

By email to: info@outsetfinance.com

By phone to: 0800 3898 188

By post to:

Attn: FAO Investigation Officer
Outset Finance/YTKO Group
Unit 15, E-Space North
181 Wisbech Road
Littleport
Ely
Cambridgeshire
CB6 1RA
United Kingdom

Any complaint made under this policy should include:

- Contact details of the Complainant (including postal and e-mail address).
- The subject of the complaint.
- Any relevant evidence to support claims.

Anonymous complaints will not normally be accepted but may be investigated where possible and will be acted upon at the Company's discretion.

Any employee of Outset Finance will endeavour to immediately address and resolve the matter, however, if the complaint has not been resolved through the first stage the complaint will be escalated to the Start Up Loan Manager who will aim to acknowledge receipt of this complaint in writing within three working days and advise you that an investigating officer is reviewing the matter. They will also ensure that a final response is communicated to you within eight weeks from receipt of the complaint. A date will be given in the written acknowledgment.



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If the details of the complaint are not clear and concise and there is ambiguity about what the subject matter is, you will be asked to clarify the points of your complaint before the investigation can start. At this stage, we will also ask you to provide any supporting evidence you wish us to take into consideration when investigating your complaint.

Where required and at their discretion, the investigating Officer may choose to convene a Complaints Panel to resolve the matter and this will be held within the eight week period, to ensure that there is no delay in sending the Final Response.

The Complaints Panel shall comprise employees of the Outset Finance/ YTKO Group

Final Response and Escalation Process

Once the matter has been investigated and Outset Finance has made a decision whether to uphold the complaint, you will receive a written Final Response from the Investigating Officer within eight weeks from the receipt of the complaint.

The final response will be provided to you via e-mail and will acknowledge all the concerns within the complaint, outline the findings of the investigation, clarify whether the complaint was 'upheld' or 'not upheld' and outline the proposed resolution (if applicable)

Escalation Process

If you are not satisfied with the final response from your investigating officer, you can lodge your complaint directly with the Financial Ombudsman Service (FOS)

Within your Final Response the Investigating Officer will acknowledge this process by including the following wording:

If you are not satisfied with our response, you can lodge your complaint directly with the Financial Ombudsman Service (FOS). You can find details at: <http://www.financiaombudsman.org.uk/consumer/complaints.htm>

The Financial Ombudsman Service is a free, independent service for settling disputes between businesses providing financial services and their customers. The Financial Ombudsman Service will not consider a complaint until we have given you our Final Response and unless you contact them within six months of our Final Response.

The FOS consumer leaflet can be found using this [Link](#) and we can also post a hard copy to you upon request. FOS can be contacted at:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR