

## **Customer Complaints**

Funding Circle is committed to appropriately identifying and handling customer complaints received by telephone, e-mail, letter, social media or registered post, including complaints which are received via third parties or via regulatory or industry bodies. Funding Circle is committed to ensure that complaints raised are handled efficiently, professionally, and fairly. We are committed to creating fair outcomes in relation to customer complaints and ensuring that they are handled in accordance with;

- All current regulatory principles and rules;
- The rules and guidance issued by the Financial Conduct Authority (FCA);
- Guidance published by the Financial Ombudsman Service (FOS); and
- Industry codes of practice e.g. issued by the Credit Services Association (CSA)

Customer complaints key performance indicators are regularly reviewed by the Funding Circle Management Risk Committee and the Funding Circle Board Audit and Risk Committee.

### Abusive Complainants

Although customer feedback is extremely important to us, and we want to treat all customers fairly, the protection, personal safety and wellbeing of our staff is equally important to us. We will do our best to deal with all customer enquiries, but we will not accept or tolerate any abusive behaviour from customers.

### Third-Party Complaints

As part of our service to customers, from time to time, we might facilitate the use of Third Party Providers. Where a customer is dissatisfied solely with a third party's service, the complaint will need to be dealt with by the third party. The complaints team will inform the customer of this as part of our final response.

### Financial Ombudsman Service

We notify complainants of their right to refer their grievances to the [Financial Ombudsman Service](#) ("FOS") if they disagree with our response or remain dissatisfied. However, before a complainant may escalate their complaint to the FOS, we must be allowed to investigate and respond to the grievance.

It is important to note that a complainant's eligibility is determined by the FOS upon their receipt of the complaint.

### Staff Welfare

We have an obligation to protect the health and welfare of our staff. We are committed to protecting and supporting any member of staff who encounter challenging behaviour when dealing with customer complaints. We encourage any member of staff who feels threatened or distressed or has any kind of difficulty when providing our service, that they should bring this to the immediate attention of their line managers or a more senior manager as appropriate. In addition, all staff have access to external mental health support services if needed.