

## MAKING A COMPLAINT

If you're not completely happy with our service, we'd like to hear about it so we can do something to put it right. We do everything we can to make sure our customers get the best products and service possible. However, sometimes we may not get things right the first time.

We would like you to tell us what went wrong so we can put matters right.

## HOW AND WHERE TO COMPLAIN

If you are not satisfied with any aspect of our service or products, you can tell us about your complaint in the following ways:

**In writing** – write to us and address your letter to Jane Osborne,  
Osborne and Berry Ltd, 200 Wilmslow Road, Heald Green, Cheadle, Cheshire.

**By telephone** – call us 0161 470 2820 during our office hours and ask for the Customer Services Department.

**By email** – [sales@opulenza.co.uk](mailto:sales@opulenza.co.uk)

## WHAT TO EXPECT

We aim to resolve your complaint straightaway, but if we can't, we will keep you informed on a regular basis. If you need an update, please call us on 0161 470 2820 and ask to speak to the person handling your complaint. When we reply to your complaint, if you consider our response doesn't fully address your concern, please let the person handling your complaint know so we can see if there is anything further we can do.

## IF WE CANNOT REACH AGREEMENT

We aim to resolve all complaints. However, if your complaint relates to finance and if you are not satisfied after receiving our final decision letter, or if eight weeks have passed, you have the right to refer your complaint to the Financial Ombudsman Service (FOS). Their contact details are shown below.

Please note: Only complaints relating to the sale of financial services should be referred to FOS.

**Financial Ombudsman Service can be contacted in writing:**

Financial Ombudsman Service

Exchange Tower

London

E14 9SR

Tel: 0800 023 4567 (free for most people ringing from a fixed line) or 0300 123 9123 (cheaper for those calling using a mobile) or 44 20 7964 0500 (if calling from abroad)

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Further information can be obtained from the Financial Ombudsman Service's website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

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