

Customer Charter



We will keep it simple

- We won't use jargon.
- We will aim to make things as easy as possible by ensuring all communications are accurate, clear and informative.
- We will provide access to easy to use self-service tools.
- When you want to talk, we will be polite, friendly, professional and helpful.



We will listen

- We will listen, be empathetic and take the time to understand your needs.
- We will never judge you or your situation.
- We will treat you fairly, with understanding and compassion.



We will focus on you

- We will work with you to identify the most suitable options for your circumstances.
- We will provide accurate information and, where it benefits you, advise you of not-for-profit organisations that can offer further specialist support.



We will be accountable

- We will make it easy for you to provide feedback which we use to help improve our services.
- When we don't get things right, we'll make it easy for you to let us know and will fully investigate and resolve complaints promptly.



Contact Us

In the first instance, please address your complaint to:

The Complaints Team
EP Financial Solutions
Floor 7
9 George Square
Glasgow
G2 1DY



complaints@myepfs.com

**"We take your
feedback
seriously and
always aim to put
things right."**



EP Financial Solutions is a trading style of Everyday People Financial Solutions Limited. Authorised and Regulated by the Financial Conduct Authority for consumer credit and insurance mediation activities only.

Registered Office: 9 George Square, Glasgow, G2 1DY
Registered in Scotland: SC223606



Complaints

Parking Charge Debts



complaints@myepfs.com



This leaflet is specific to Parking Charge Debts.

About us

At EP Financial Solutions we strive to provide a service that is based on integrity and service excellence, with the experience of our Customers at the heart of everything we do.

We are members of the Credit Services Association (CSA) and the British Parking Association (BPA), and we operate in full accordance with their Codes of Practice.

We are regulated by the Financial Conduct Authority (FCA) for accounts formed under the Consumer Credit Act 1974 (amended 2006).

Occasionally things go wrong, but it's about how we put them right.

About your complaint

A complaint is when you're unhappy with how something was handled, such as our service, our processes, or the way a member of staff behaved. Letting us know where we've gone wrong helps us improve the service we provide to future customers and gives us the opportunity to put things right for you.

If you get in touch with us about a Parking Charge and your message includes a challenge to the charge itself, we'll usually treat this as an appeal and let you know, unless you ask us not to.

An appeal is when you're asking us to review or change a decision, such as the decision to issue a Parking Charge.

All complaints will be dealt in accordance with the requirements of the Data Protection Act 2018. Find out more here:
<https://pay.mypfs.com/Home/privacypolicy>

How to let us know about a complaint?

Email or write to us via the contact details on the reverse of this leaflet, and to help us investigate, please include the following:

- Your name and address
- Your account details
- Details of your complaint and any supporting documentation
- Your contact details

What happens next?

**1 - 14
working
days**

We will if we can provide you with a response that concludes the matter within 14 days. If a detailed investigation is required, it may take longer to resolve the matter. Your Case Handler will confirm receipt of your complaint and provide you with a copy of this leaflet to ensure you understand our complaints process.

**within
28 days**

Within 28 days of receiving your complaint, we will send you a response which should conclude the matter, this will be a final response and will be inclusive of our investigation and its findings.

Please note that we may require further time to investigate and respond fully in exceptional circumstances. Should this happen, we will write to you to advise you of a date when you can expect to receive a final response.



Case Handler

Upon receipt of your complaint, we will place the account on hold, and you will be appointed a Case Handler. The Case Handler will deal with the investigation and correspond with you, keeping you up to date with the progress of your complaint and contacting you should we require any further information to assist us with our investigation.

What if I am not happy with the response to my complaint?

You can refer your complaint to the Credit Services Association (CSA), the trade body for our sector. You can download a complaints form from www.csa-uk.com/page/complaints or write to Credit Services Association, 2 Esh Plaza, Sir Bobby Robson Way, Great Park, Newcastle Upon Tyne NE13 9BA.

Alternatively, if your concern relates specifically to a Parking Charge debt, you can also raise it directly with the British Parking Association (BPA) using their online enquiry form <https://portal.britishparking.co.uk/compliance/LogComplaint>