What's the Credibble complaints procedure?

We work hard to give you the best possible service. Sometimes, though, we don't get things right the first time. If you're not happy with the service you're receiving, please tell us so that we can put things right as soon as possible. We try to make it as easy as possible for you to share your concerns with us, and we want you to be happy with how we handle them.

Is it a complaint or dispute?

If you think that there is incorrect information on your Equifax Credit Report you can contact us to raise a dispute. Otherwise, here's how to contact us about any complaints that aren't related to incorrect information on your Equifax Credit Report.

How and where to complain

You can let us know about your complaint and how you've been impacted by using any of the contact details below.

Online

If you already have an account with us, you can submit your complaint through this.

If you don't have an account with us, you can submit your complaint through an online form or email.

Email

You can email us at help@credibble.com

Post

You can write to us at this address:

Credibble customer services Rainham house Manor way Rainham Essex RM13 8RH.

What happens next?

We aim to resolve complaints as soon as possible, but if we are unable to resolve your complaint within 14 working days of receipt, we will contact you to let you know. It is possible we may need further information from you, if this is the case we will contact you directly using the contact details we have on file. Once the investigation is completed we will contact you to confirm our findings.

Although the regulator allows us up to 56 days to resolve complaints, we will always aim to ensure we resolve all concerns as soon as possible. If we are unable to resolve your

complaint within this timeline, we will write to you to let you know why and when you can expect our final decision. At this point you will also have the right to take your complaint to the Financial Ombudsman service if you want and their contact details will be included in the e-mail or letter we will send to you.

How to take your formal complaint further

If we've sent you our final response or it's been more than eight weeks since you made your complaint, you may be able to ask the Financial Ombudsman Service to investigate this for you. Its contact details are below.

Post Financial Ombudsman Service Exchange Tower London E14 9SR

Phone 0800 023 4567

Email complaint.info@financial-ombudsman.org.uk

Website http://www.financial-ombudsman.org.uk

If you have any concerns about the way we handle your data, you can contact the Information Commissioner's Office. You can find their contact details <u>here</u>.