EquityOne Finance Limited approach to handling complaints

A complaint is an opportunity. An opportunity to improve our business, an opportunity to identify where we are going wrong and, most importantly, an opportunity to put things right for our customers where appropriate.

As a business we strive to provide a first class service, but sometimes we don't get it right and fail to match our own high standards. This is natural for any company – nobody can get it right all of the time. However, what sets us apart from other business is how we react when we get it wrong.

This is why complaints are at the heart of our business. It is why we take them seriously and endeavour to deal with complaints effectively and efficiently.

A complaint is one of the most important communications we receive – it provides us with an insight into how we operate and how we are perceived by the outside world. It tells us where we are going wrong and identifies flaws in our systems and services; how we can improve and, ultimately, how we can offer a better service to our customers. This is why complaints must be encouraged and treated with the respect, care and attention they deserve.

This policy details how we deal with complaints. Please take the time to read it carefully and speak to either your manager or me if you have any questions.

Dale Robinson Director
5th June 2026

We are committed to treating all of our clients fairly and delivering quality service. If there's ever a time when you don't feel we've lived up to this then we want to hear from you.

STEP ONE: MAKING A COMPLAINT

If you wish to register a complaint, please write to or telephone us on

In writing – 62 Anchorage Road, Sutton Coalfield, B742PG
By telephone on: 0121-582 0337

By e-mail on: dale@equityone-bridgingloans.co.uk

A summary of our internal complaints handling procedures for the reasonable and prompt handling of complaints is available on request and if you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service at www.financial-ombudsman.org.uk or by contacting them on 0800 023 4567.

If you have a complaint about your personal data held on our systems, you may be entitled to refer this to the Information Commissioners Office -https://ico.org.uk/global/contact-us/

STEP TWO: ACKNOWLEDGING YOUR COMPLAINT

We aim to resolve complaints quickly. If you accept our response by close of business on the third working day after the day we receive your complaint, we will promptly send you a written Summary Resolution Communication. You can accept our response verbally or in writing.

This will confirm that you made a complaint and that we consider it resolved. If you later become dissatisfied with the resolution, you may be able to refer the complaint to the Financial Ombudsman Service. We will include its website (www.financial-ombudsman.org.uk) for further information and explain whether we agree to waive the relevant referral time limits, using the wording in FCA Handbook DISP 1 Annex 3R.

If we need more time, we will promptly acknowledge your complaint in writing and send you a copy of this procedure within five working days of receiving it. Our acknowledgement will confirm that we are dealing with your complaint and that we will send you a written response within eight weeks of receiving it. We will then follow the steps below.

We will always set out our understanding of your complaint, regardless of whether it was received in writing or verbally.

STEP THREE: INVESTIGATING YOUR COMPLAINT

Your complaint will be investigated by somebody experienced and who is not connected to your complaint. In this way we can complete a fair investigation. We may ask you to submit copies of documentation to help us with our investigation.

STEP FOUR: KEEPING YOU INFORMED.

If we have not been able to resolve your complaint within four weeks, we will write to you and let you know when we expect to complete our investigation.

STEP FIVE: RESOLVING YOUR COMPLAINT

We will always aim to resolve your complaint within eight weeks of receiving it.

At the end of eight weeks we will write to you with the outcome of our investigation and advise you what to do if you are not satisfied.

STEP SIX: IF YOU ARE STILL UNSATISFIED.

If we have not been able to complete our review of your complaint within the eight week period, we will write to you and let you know when we expect to have finished our investigation.

We will also provide you with details of your rights to refer the matter to the Financial Ombudsman Service (FOS). The FOS can be contacted as follows:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone@ 0800 0234567
E-mail: enquiries@financial-ombudsman.org.uk