Complaints Policy and Procedure

Nathan Anthony Ltd trading as First4Vans

Registered Office: Langshott Seervice Station, Smallfield Road, Horley, RH6 9AU
Company Registration Number: 03148472

1. Purpose and Commitment

Nathan Anthony Ltd, trading as First4Vans ("we", "us", or "our"), is committed to providing excellent service to all our customers. We recognise that there may be occasions when you feel dissatisfied with the service you have received. This Complaints Policy sets out how we will handle any complaints fairly, consistently, and promptly in accordance with the Financial Conduct Authority (FCA) Dispute Resolution: Complaints (DISP) rules.

We take all complaints seriously and use them as an opportunity to improve our service and prevent similar issues from occurring in the future.

2. What is a Complaint?

A complaint is any oral or written expression of dissatisfaction, whether justified or not, from or on behalf of an eligible complainant about our provision of, or failure to provide, a financial service or other regulated activity.

3. Who Can Complain?

You are eligible to make a complaint if you are:

- A consumer (including a private individual acting outside their trade, business, craft, or profession)
- A micro-enterprise (an enterprise which employs fewer than 10 persons and has an annual turnover or balance sheet that does not exceed €2 million)
- A charity with an annual income of less than £6.5 million
- A trustee of a trust with a net asset value of less than £5 million
- A guarantor

4. How to Make a Complaint

We want to make it as easy as possible for you to raise any concerns you may have. You can make a complaint to us by any reasonable means, and we will not charge you for making a complaint.

Contact Methods:

By Telephone:
Please call us on: 01293 823114
Lines are open: 07.30-18.00 Mon - Fri

By Email:
Please email us at: info@first4vans.com

By Post:

Please write to us at:

Complaints Department

Nathan Anthony Ltd trading as First4Vans

Langshott Service Station

Smallfield Road

Horley

RH6 9AU

In Person:

You can visit our premises at the above address during business hours

We use only freephone or standard charge telephone numbers for complaints - we do not use premium rate lines.

5. How We Will Handle Your Complaint

5.1 Acknowledgement

When we receive your complaint, we will:

Send you a prompt written acknowledgement within 5 business days of receipt

Provide you with the name or job title of the person handling your complaint

Provide you with early reassurance that we have received your complaint and are dealing with it

Keep you informed of the progress of our investigation

5.2 Investigation

We will investigate your complaint:

Competently - with appropriate knowledge and expertise

Diligently - with thoroughness and care

Impartially - fairly and objectively, obtaining any additional information necessary

We will assess fairly, consistently, and promptly:

The subject matter of your complaint

Whether the complaint should be upheld

What remedial action or redress (or both) may be appropriate

If appropriate, whether another party may be solely or jointly responsible for the matter

If your complaint concerns a specific member of our team, that employee will not be involved in handling your complaint.

5.3 Communication

Throughout the process, we will:

Keep you informed of progress at least once a week while investigations are taking place

Communicate with you clearly and in plain language that is easy to understand

Respond to you without undue delay

6. Our Response Timescales

6.1 Summary Resolution (Complaints Resolved Within 3 Business Days)

If we are able to resolve your complaint to your satisfaction by close of business on the third business day following receipt, we will send you a Summary Resolution Communication. This will:

Refer to the fact that you have made a complaint

Confirm that we consider the complaint to be resolved

Inform you of your right to refer the complaint to the Financial Ombudsman Service if you remain dissatisfied

Indicate whether we consent to waive the relevant time limits for referring to the Financial Ombudsman Service

Provide the Financial Ombudsman Service website address

6.2 Final Response (Other Complaints)

If we cannot resolve your complaint within three business days, we will send you a Final Response within 8 weeks of receiving your complaint.

Our Final Response will:

Provide a clear statement of our understanding of your complaint

Accept or reject the complaint and provide our reasons

Where we accept the complaint, provide details of any offer of remedial action or redress, with a clear explanation of our position and any offer we make

Where we reject the complaint, explain why

Enclose a copy of the Financial Ombudsman Service explanatory leaflet

Provide details of your right to refer the complaint to the Financial Ombudsman Service within six months

Indicate whether we consent to waive the relevant time limits

Provide the Financial Ombudsman Service contact details

6.3 If We Need More Time

If, exceptionally, we are unable to provide a Final Response within 8 weeks, we will write to you explaining:

Why we are not in a position to provide a Final Response

When we expect to be able to provide one

That you may now refer your complaint to the Financial Ombudsman Service if you wish

7. Special Provisions for Motor Finance Commission Complaints

Important Note: Due to ongoing FCA regulatory reviews and recent Court of Appeal judgments concerning motor finance commission arrangements, temporary complaint handling rules may apply to certain motor finance complaints.

If your complaint relates to a motor finance agreement where there was a commission arrangement between the lender and broker, different time limits may apply. We will inform you in writing if your complaint falls under these temporary rules and explain what this means for how your complaint will be handled.

These extended timescales apply to:

Complaints about discretionary commission arrangements (DCAs) on agreements entered into before 28 January 2021

Complaints about non-discretionary commission arrangements

Complaints received during specific periods as defined by FCA rules

If the temporary rules apply to your complaint, you will be informed of:

The extended timescales that will apply

Your ongoing right to refer your complaint to the Financial Ombudsman Service

The extended time limits for making such a referral

8. Redress and Compensation

Where we uphold your complaint, we will provide fair and appropriate redress where we have caused you loss or inconvenience. This may include:

A refund or adjustment to your account

Financial compensation for any loss suffered

An apology and explanation

A change to our procedures to prevent recurrence

Any other remedial action appropriate to the circumstances

Any redress or settlement we offer will be fair, clear, and not misleading.

9. The Financial Ombudsman Service

If you are not satisfied with our response to your complaint, or if we have not provided a Final Response within 8 weeks, you have the right to refer your complaint to the Financial Ombudsman Service free of charge.

Time Limits for Referring to the Financial Ombudsman Service

You must normally refer your complaint to the Financial Ombudsman Service within six months of the date of our Final Response or Summary Resolution Communication.

You may also generally need to bring your complaint within:

6 years from the date of the event you are complaining about, or

3 years from when you knew (or should reasonably have known) you had cause to complain

The Financial Ombudsman Service may accept complaints outside these time limits in exceptional circumstances.

Note: Extended time limits may apply to certain motor finance commission complaints, as detailed in section 7 above.

Financial Ombudsman Service Contact Details

Website: www.financial-ombudsman.org.uk

Telephone: 0800 023 4567 or 0300 123 9123

(Monday to Friday, 8am to 5pm)

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

Post:

Financial Ombudsman Service

Exchange Tower

London

E14 9SR

Using the Financial Ombudsman Service does not affect your legal rights.

10. Record Keeping

We maintain comprehensive records of all complaints, including:

- The nature of the complaint
- The date the complaint was received
- All correspondence and communications
- Our investigation and findings
- The outcome and any redress offered
- The time taken to handle the complaint

These records are retained for a minimum of three years from the date the complaint was received, or longer where required by regulation.

11. Complaints Reporting and Root Cause Analysis

We regularly review complaints data to:

- Identify trends and recurring issues
- Conduct root cause analysis
- Implement improvements to prevent similar complaints
- Ensure compliance with FCA reporting requirements

We report our complaints data to the FCA in accordance with DISP requirements and publish a summary of complaints data when required by regulation.

12. Staff Training and Competence

All staff members who may receive or handle complaints are:

Made aware of this Complaints Policy and our procedures

Trained to recognise complaints and respond appropriately

Empowered to assist customers who wish to make a complaint

Committed to treating all complainants fairly and consistently

13. Treating Complainants Fairly

We are committed to ensuring that:

You will not face any barriers when making a complaint

Making a complaint will not affect the service you receive from us

All complaints are handled with professionalism and respect

You receive fair treatment throughout the complaints process

We learn from complaints to improve our service

14. Complaints About Data Protection

If your complaint relates to how we have stored, used, or processed your personal data, you also have the right to make a complaint to the Information Commissioner's Office (ICO), the UK supervisory authority for data protection issues.

ICO Website: www.ico.org.uk

We would appreciate the opportunity to address your concerns directly before you approach the ICO.

15. Review of This Policy

This Complaints Policy is reviewed regularly to ensure it remains compliant with FCA rules and reflects best practice. This policy was last updated in October 2025.

16. Further Information

If you require this Complaints Policy in an alternative format (such as large print, audio, or another language), please contact us and we will be happy to assist.

For general enquiries about our complaints process, please contact us using the details provided in Section 4.

This Complaints Policy is issued in accordance with the FCA's Dispute Resolution: Complaints (DISP) rules and reflects our commitment to fair and transparent complaint handling.

Nathan Anthony Ltd trading as First4Vans is committed to excellent customer service and the fair resolution of complaints.