



# Crusader Vans

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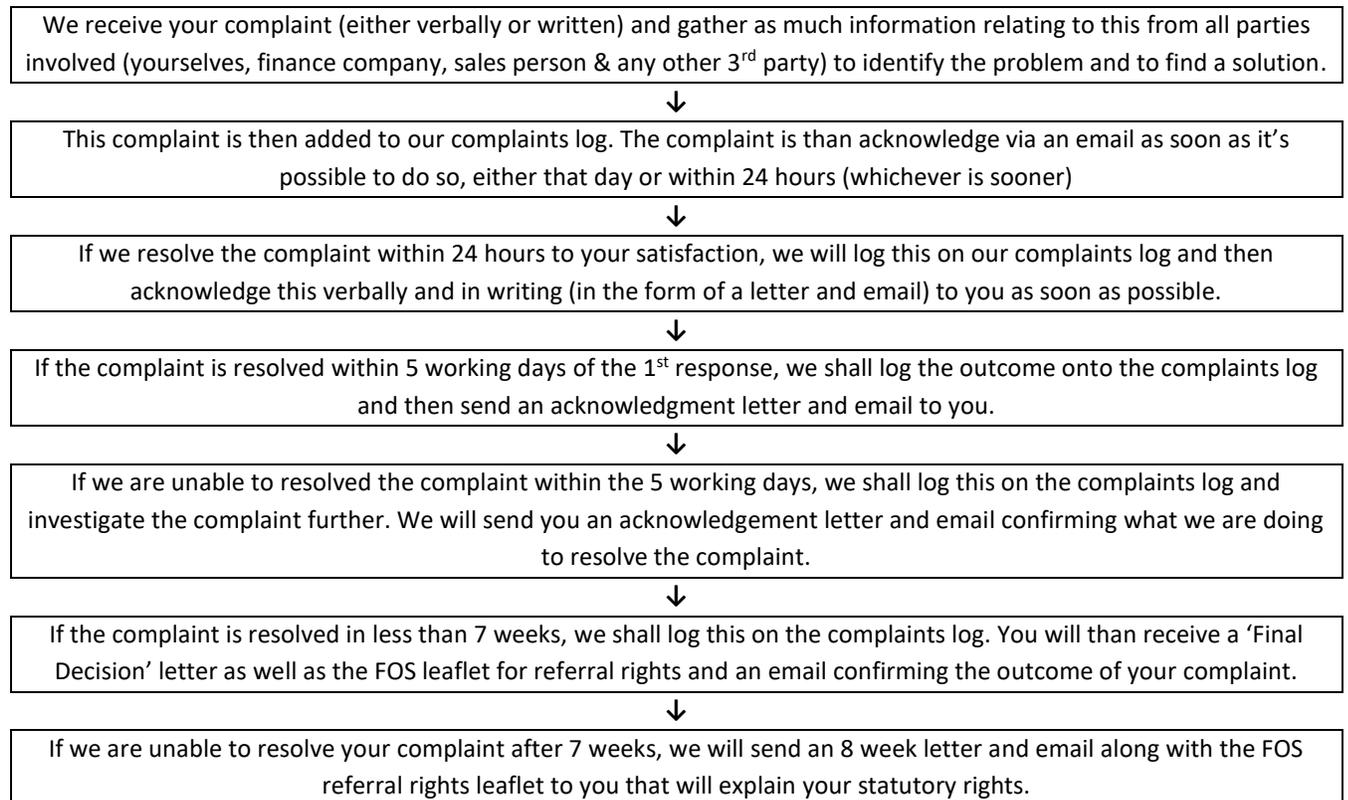
## Complaints Handling Procedure

Here at Crusader, we work hard to make sure that we do the job right, first time, every time. Occasionally things happen which are less than ideal and are cause for complaint. It is our aim to deal with all complaints in the same manner, working towards to the same outcome; complete customer satisfaction.

**The basics** – When a complaint is made to us, either verbally or written (letter or email), we will deal with them in the

**What is a complaint?** A complaint is any expression of dissatisfaction from a client, potential client or former client or on behalf of a client. The complaint can be received verbally or in writing.

### A typical complaint journey:



If you are not happy with our decision, you have a number of options available to you, they are as follows:

### **The BVRLA Conciliation Service**

Crusader Vehicles Ltd is a Leasing Broker Member of the British Vehicle Rental & Leasing Association (BVRLA), which is a trade body that represents a wide spectrum of the automotive industry. The BVRLA has a status of a consumer ADR body as provided by the government under the Alternative Dispute Resolution for Consumer Disputes (Competent Authorities and Information) Regulations 2015. Either you, as the consumer or an authorised representative of Crusader Vehicles Ltd can refer a complaint to the BVRLA for further investigation.

You can submit details of the complaint by email to [complaint@bvrla.co.uk](mailto:complaint@bvrla.co.uk) or in writing to:

British Vehicle Rental & Leasing Association  
River Lodge  
Badminton Court  
Amersham  
HP7 0DD

As a member of the BVRLA, we are bound to adhere to the BVRLA Leasing Broker Code of Conduct and it is in this code of conduct that the BVRLA will form the basis of their investigations. They will look at all the information provided by both sides and work to resolve any dispute with the best possible outcome. Based on the information provided, the BVRLA will submit its findings and recommendations and will aim to resolve all disputes within 30 days. As a member, we have to abide by the Conciliation Services findings.

### **The Finance Ombudsman Service**

As we are regulated by the Financial Conduct Authority (FCA), we also have a duty to operate and provide services within the rules determined by them. If you have any complaints regarding the financial aspect of the finance and you are dissatisfied with our response, you may be eligible to refer your complaint to the Financial Ombudsman Service. Their contact details are as follows:

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR  
Telephone: 0300 1239 123  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

### **Further Action**

If you feel that our final response is unsatisfactory, you may be eligible to refer the matter to the Financial Ombudsman Service. You are required to do this within 6 months of our final response letter. The Financial Ombudsman Service will act impartially to look at the information from both parties to help resolve any dispute. More information about The Financial Ombudsman Service can be found [HERE](#)