



COMPLAINTS

At the Acorn Fund we treat our customers fairly throughout the loan process from applying, to receiving and ultimately repaying the loan.

However, from time to time things do go wrong and if you are reading this document that may be the case for you. We are very sorry if that is the case but if you tell us about the problem we will investigate the complaint thoroughly and correct any errors that we have made.

We view any expression of dissatisfaction with a product or service that requires a response as being a complaint. We have a simple, easy to follow process for complaints.

If you do have a complaint, then please follow the steps below.

Complaints Process

1. Complaints should be made in writing (including email) to the Fund Manager at the address or email below. Complaints involving actions of the Fund Manager should be made to the Chairman of the Board, Howard O'Neill, at the address below.
2. If it is not possible to put the complaint in writing, please telephone the Acorn office in the first instance on 01482 324976.
3. Following the receipt of a complaint a written acknowledgment will be sent to you within 2 working days.
4. All complaints will then be fully investigated internally by the Fund Manager with the aim of providing you with a full written response within 8 weeks of receipt.
5. If any investigation cannot be completed within this timescale the Fund Manager will write to you explaining the reason for the delay and indicating when the final response can be expected.
6. Once the complaint has been investigated and you have been provided with a full written response to your concerns, this will constitute the decision of the Fund Manager (or the Acorn Board as the case may be) and will be a final decision with no right of appeal in the case of a corporate customer.
7. For **personal loan customers** (rather than corporate customers) if you are still not happy, you can refer your complaint to the Financial Ombudsman Service. Such referral must be within 6 months of the date of our Final Response Letter. We will give details of the Financial Ombudsman service in the Final Response letter (or the letter explaining any delay in sending the Final response). More information can be found at: www.financialombudsman.org.uk

The details initially required to investigate the complaint are:

- What has gone wrong?
- How and when did it happen
- Your name address and contact phone number
- Details of your account reference number with us if you have one
- Anything specific that you would like us to do to put things right.

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