



Honda Financial Services  
Cain Road  
Bracknell  
RG12 1HL  
Telephone: 0345 128 8908  
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## Guidance on our Complaints Procedure

At Honda Financial Services, we endeavour to provide products and services, of the highest standards, to all our customers. However, on occasion, we may fall short of this, or a customer may not be entirely satisfied with the level of service they have received and find it necessary to complain to us.

We will do everything possible to resolve any issues you have in a fair and timely manner.

We treat complaints very seriously. Our philosophy is to assess each one objectively and based on its own merit. Where we conclude we could have done better, we will take the necessary steps to put it right.

Our complaint handling processes comply with all legal and regulatory requirements to ensure that your complaint is dealt with correctly and fairly.

### How to Contact Us

If you wish to raise a complaint, you can contact us using the below methods:

- Call us on 0345 128 8908
- Email us at [hfe.customerservice@honda-eu.com](mailto:hfe.customerservice@honda-eu.com)
- Write to us –  
Honda Financial Services Plc Cain  
Road  
Bracknell  
RG12 1HL

When contacting us, please quote your full name and agreement number.

### Our Process

On receipt of your complaint, we will do our best to resolve the matter as quick as possible.

If we can resolve your complaint within 3 business days, we will send you a Summary Resolution Letter to confirm that your complaint has been resolved. If we are unable to resolve the complaint quickly, we will write to you within 5 business days to confirm receipt of your complaint. If your complaint is still under investigation after 4 weeks we will provide you with an update in writing. The Financial Conduct Authority (FCA) stipulate all complaints must be responded to within 8 weeks. By week 8 you can expect to receive a final response letter which will outline our investigation, subsequent findings and appropriate resolution.

In the rare instance where the timescales are likely to go beyond 8 weeks, we will provide a written explanation with an expected end date. However, at this stage you will also be able to refer your complaint to the Financial Ombudsman Service.

### Financial Ombudsman Service (FOS)

If you are dissatisfied with our response or the handling of your complaint, you have the right to refer it to the FOS. Details of how to refer to FOS will be included in all summary resolution and final response letters.

The FOS provides a dispute resolution service for eligible complainants. Any referrals must be made within 6 months of our final response letter to you.

They can be contacted by one of the following methods:

- Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR
- 0800 023 4567 or 0300 123 9123
- [Complaint.info@financial-ombudsman.org.uk](mailto:Complaint.info@financial-ombudsman.org.uk)
- [www.financial-ombudsman.org.uk/make-complaint](http://www.financial-ombudsman.org.uk/make-complaint)

We will cooperate with any alternative dispute resolution service if a complaint is referred to them.

### IMPORTANT:

On 11th January 2024, the Financial Conduct Authority (FCA) announced they would be reviewing historic commission paid to dealers on motor finance agreements, specifically discretionary commission arrangements (DCA). Discretionary commission arrangements were arrangements between lenders and brokers which allowed the broker to adjust the interest rates offered to customers and was banned by the FCA in 2021.

Within their announcement the FCA confirmed that

- The 8-week timeline for businesses to send a final response letter has been extended by an additional 37 weeks and therefore a response to certain complaints may not be received before 25th September 2024

- Consumers will have up to 15 months to refer their complaint to the Financial Ombudsman Service, instead of the usual 6 months. This extension also applies to relevant complaints where a final response was issued between 12 July 2023 and 10 January 2024 and for any new discretionary commission complaints received thereafter.

On 24<sup>th</sup> September 2024 the FCA provided a further update to advise,

- The investigation to review historic commission models is continuing and the timeframe businesses have, to respond to certain car finance complaints, has been extended from 25th September 2024 until after 4th December 2025.

- The FCA also confirmed consumers will have until 29th July 2026 or 15 months from the date of their final response letter from the firm, to refer their DCA complaint to the Financial Ombudsman (instead of the usual 6 months).

Please note these extensions are only for commission complaints relating to discretionary commission. Honda Financial Services will investigate all commission complaints received to confirm whether discretionary commission was applicable. For further information from the FCA please visit [www.fca.org.uk/carfinance](http://www.fca.org.uk/carfinance)