

**AN EXPRESS LTD**

**COMPLAINTS HANDLING POLICY**

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## **Introduction**

A N Express Ltd is committed to providing high-quality services to our customers. We recognize that there may be times when our customers have concerns or complaints. This Complaints Handling Policy outlines our approach to managing and resolving customer complaints promptly, fairly, and in a transparent manner.

## **Scope**

This policy applies to all customers, clients, and stakeholders who have a complaint or concern regarding A N Express's products, services, employees, or any aspect of our operations.

## **Definitions**

- **Complaint:** A formal expression of dissatisfaction or concern about any aspect of A N Express's services or operations.
- **Complainant:** An individual or entity making a complaint.

## **Principles of Complaint Handling**

A N Express adheres to the following key principles when handling complaints:

- *Accessibility: We make the complaints process accessible to all customers and stakeholders.*
- *Fairness: We treat all complaints fairly, impartially, and without discrimination.*
- *Transparency: We maintain transparency throughout the complaints process.*
- *Confidentiality: We protect the confidentiality of complainants and their information.*
- *Accountability: We take responsibility for addressing and resolving complaints promptly.*
- *Resolution: Our aim is to resolve complaints efficiently and to the satisfaction of the complainant.*
- *Continuous Improvement: We use complaint data to identify areas for improvement.*

## **Types of complaint handled**

Handling complaints quickly, fairly and helpfully is a key part of our approach to service delivery. Examples of complaints about a service provided by A N Express might include:

- dissatisfaction with the way in which we respond to an enquiry, or the time that we took to respond;
- a perceived injustice because of alleged maladministration on our part;
- a denial of a request for information made under the Freedom of Information Act;
- dissatisfaction with the way in which our assets are maintained; or
- Dissatisfaction with the response to a request for our services to be provided in a different format.

Sometimes things go wrong and A N Express does not provide the quality of service expected. When this happens, we will endeavour to:

- ensure that making a complaint is as easy as possible;
- treat a complaint seriously whether it is made in writing by letter, via email or by telephone;
- deal with it promptly, politely and where appropriate, informally (for example, by telephone);
- include in our response an apology where we have got things wrong, an explanation of the position, or information on any actions taken; and
- learn from complaints; use them to improve our service

## **Complaint Submission**

Customers and stakeholders can submit complaints using the following methods:

- In writing, addressed to A N Express Ltd's Complaint Officer via email at: Email: [abdul@anexpress.com](mailto:abdul@anexpress.com)
- Over the phone by contacting our Complaint Officer at: +4402074260113 or +44 7487 658181
- In person by visiting our office at **208a Whitechapel Road, London**  
Through our official website by completing the online complaints form.

Complaints should normally be directed to the member of staff with whom you have been dealing. This will give them the opportunity to explain what actions have been taken and to try to sort things out with you. If you would prefer, you can ask the member of staff for the name of their line manager and direct your complaint to them.

- Our Complaints Officers are Ms.Syeda Begam and Mr Abdul Ullah. All written correspondence should be sent to Complaints Department, A N Express, **208a Whitechapel Road, London, E1 1BJ**

We will use our best endeavors to:

- treat complaints thoroughly, fairly and politely, and investigate them sensitively; and
- Respond promptly.

Our target for replying to complaints is 14 working days from the date of receipt. If it is not possible to give you a full reply within this time – for instance because detailed investigation is required – we will give you an interim response, telling you what is being done to deal with your complaint, and when you can expect the full reply and from whom.

Our first response to your complaint should resolve your problem; however, if you are unhappy with our reply, or need further help, you can write to A N Express Complaints Officer who will consider the issues afresh, and try to resolve them.

If, even after this stage, you remain dissatisfied with the response you may wish to contact the Financial Ombudsman Service (FOS) for further advice and guidance. This will not affect your legal rights.

The Financial Ombudsman Service (FOS),

Exchange Tower

London E14 9SR

Telephone No.: 0800 023 4567 or 0300 123 9123.

Online compliant form: <https://help.financial-ombudsman.org.uk/help>

All complaints are recorded by A N Express and we provide a summary of all complaints to the Financial Conduct Authority. These statistics are also used internally to improve our products and services.

## **Eligible Complainants**

In the context of the Financial Conduct Authority (FCA) and Payment Service Providers (PSP), eligible complainants refer to individuals or entities that have the right to make a complaint to the FCA regarding the actions or conduct of a PSP. The FCA sets out criteria to define who qualifies as an eligible complainant, and these criteria may vary depending on the nature of the complaint.

Eligible complainants in the UK financial services sector typically include:

- ***Consumers:***

Individuals who use or have used the services of a MSB for personal or family purposes.

- ***Micro-enterprises:***

Small businesses with an annual turnover of less than €2 million (or its equivalent in sterling at the relevant time) and fewer than ten employees (or its equivalent).

- ***Charities with an annual income of less than £1 million.***
- ***Small businesses with an annual turnover of less than £1 million.***

## **Complaints Handling Procedures**

A N Express will be pleased to operate in accordance with the Financial Conduct Authority (FCA) and the Financial Ombudsman Service (FOS) complaint management procedures.

We recognise that we have an obligation to Customers who are dissatisfied with our service to resolve any complaint within 8 weeks from the point of notification. If this is not possible for any reason then we will state our reasons for not being able to do so and propose an alternate completion date to the Customer. If we are unable to resolve the complaint within this timescale, or to the Customers satisfaction, or the Customer does not accept a deferred date, then such complaints may be eligible for consideration by the FOS.

To assist the Customer, we would highlight our complaints procedure.

## **Acknowledgement**

Upon receipt of a complaint, we will provide written acknowledgement within 5 business days of receiving the complaint (business days are Mon-Fri excluding bank holidays). The letter will contain details of our Complaints Procedure and of your right to refer the complaint to the Financial Ombudsman if you are dissatisfied with our assessment and ruling. It will also state who within A N Express is dealing with the complaint and how to contact them (this will normally be the Complaints Officer).

## **Initial Response**

We will send the complainant a letter no later than 4 weeks after the complaint was made, containing a full account of the investigation activities planned, any findings thus far and, if appropriate, any offer of redress. This letter will again advise the Customer of their rights, who is dealing with the complaint and how to contact that person.

## **Further Acknowledgement**

In the situation whereby, the complainant responds to the Initial Response then again A N Express will acknowledge receipt of response with 5 business days.

## **Holding Response**

If, for whatever reason A N Express is unable to conclude the investigation and provide a Final Response (see below) to the complaint then A N Express will issue what is called a Holding Response. The purpose of this Holding Response is to inform the complainant of the reasons why A N Express cannot provide a Final Response and to provide a further indication of what is happening with the complaint and also to provide an indication of when the complainant can expect to hear from A N Express again. In the event that the complainant receives a Holding Response, A N Express would invite the complainant to discuss the matter personally with the A N Express Director. The purpose of this step is to ensure that the complaint (and the complainant) receives the highest priority in those situations where the complaint cannot be fully resolved through normal investigatory processes.

## **Final Response**

Once A N Express has completed its investigation we will write to the complainant and offer a summary outcome. Where appropriate, it may also include a final offer of redress. Such letters will be marked clearly as the final response and will include details on how to contact the FOS if the complaint has not been resolved to the complainant's satisfaction or, if the offer of redress is considered insufficient or inappropriate.

A N Express will attempt to send the Final Response within 8 weeks of the initial complaint or 4 weeks after receipt of rejection of offer of redress (where applicable). This may not always be possible as sometimes the complexity of the complaint may require more time to investigate fully. We will always abide by regulatory guidelines in relation to a complaint and as such, we will always ensure that complainants are kept informed about their complaint and our activities in response to their complaint.

## **Monitoring of Complaints**

A N Express is required to keep detailed documentation on individual complaints. We are required to report relevant complaints to the FCA on a regular basis. Private information will not be shared with any 3rd parties and we comply with the Data Protection Act 1998 and the General Data Protection Regulation (GDPR 2018). This ensures that all personal information collected and stored during the complaints handling process is handled with the utmost care, confidentiality, and in compliance with applicable data protection laws.

These details will usually include as a minimum;

- The nature, date and method of communication of the complaint
- The complainant's details
- How the complaint was dealt with (outcomes)
- Whether the complaint was upheld or refuted
- Whether the complaint was closed (addressed to complainant's satisfaction) or whether it remains open and outstanding
- What financial redress or other significant outcome resulted from the complaint

## **Ultimate Redress**

If, after contacting all parties the complainant remains dissatisfied with the outcome of the complaint then they may seek redress through the FOS and ultimately the courts if they so wish. Details of the FOS are provided below.



In each instance, we would record upon the complaint file what advice was provided and we would reclassify the complaint to note that it has been 'Investigated but not resolved'.

## **Financial Ombudsman Service (FOS)**

The FOS is an independent and government-backed service designed to help retail consumers and small businesses (annual turnover of less than £1million) who find themselves in a dispute with a financial organisation such as us.

It is a free service and it can be contacted at any point in a dispute providing the complainant has first contacted the financial organisation with whom the dispute relates to. Most cases are resolved within a 6-month period however some inevitably take longer (depending on the nature and complexity of the case).

The FOS can consider complaints about a wide range of financial matters – from insurance and mortgages to savings and investments. They are not a regulator or trade body or a consumer champion – their role is to take an objective standpoint and help settle disputes.

Consumers do not have to accept any decision made by the Financial Ombudsman and at all times the consumer has the right to seek redress in a court should they so wish. However, if the Ombudsman decision is accepted by the complainant then it is binding both the firm and the complainant.

To contact the FOS, consumers should write or telephone or email their situation to:

Financial Ombudsman Service

Exchange Tower

London E14 9SR

Telephone No.: 0800 023 4567 or 0300 123 9123.

Email address: [Complaint.info@financial-ombudsman.org.uk](mailto:Complaint.info@financial-ombudsman.org.uk)

## **Monitoring and Reporting**

A N Express regularly monitors and analyzes complaint data to identify recurring issues and areas for improvement in our services and operations. A summary of this data will be reported to Senior Management on regular basis.

## **Training and Staff Awareness**

All employees at A N Express will receive training on the Complaints Handling Policy, ensuring that they understand their roles and responsibilities in addressing customer complaints. Staff will be trained on the importance of effective communication, empathy, and impartiality when handling complaints.

## **Review and Revision of Policy**

This Complaints Handling Policy will be reviewed periodically to ensure its continued effectiveness. Any required revisions will be made to align the policy with best practices, regulatory requirements, and customer needs.

A N Express is dedicated to resolving complaints efficiently and to the satisfaction of our valued customers.

Remember, A N Express values customer's feedback. Help us to get it right every time.