



How do I make a complaint?

We're sorry if you feel the need to complain. We want to hear from you because telling us gives us the chance to put things right for you, and improve what we do for others.

Whichever way you complain to us, we'll take notice.

Making a complaint

Step 1: Contact us...

- **Call us:** 0344 481 0800¹ from Monday to Friday, 8am to 6pm and Saturday 8am to 4pm
- **Send us a letter:** Customer Relations Team, Experian, PO BOX 8000, Nottingham, NG80 7WF
- **Email us:** complaints@uk.experian.com

You don't need to ask anyone to make a complaint on your behalf. Whenever possible, we prefer to hear about your complaint in your own words.

How you can help us to help you

When you contact us to make a complaint, we'll investigate it fully and let you know what will happen next. So, to help us investigate your complaint, please tell us:

- Your full name, address and preferred daytime phone number
- Your email address
- A description of the circumstances and facts that have given you reason to complain
- The impact that this has had on you
- Any reference numbers or account numbers

¹ Charges for calling 03 numbers are the same as for calls made to standard UK landline phone numbers starting 01 or 02. If your landline or mobile phone package means you can call an 01 or 02 number as part of 'free' inclusive minutes, the same will apply to calling our 03 numbers



Step 2: We'll see if we can resolve quickly...

We'll try to resolve your complaint immediately. If we can't do this, we'll get back to you once we've reviewed your complaint in more detail.

If we haven't been able to resolve things for you immediately, we'll acknowledge your complaint within 5 business days.

Whether we can resolve your complaint immediately or not, we may contact you to ask for clarification or to discuss options with you.

Step 3: What we will do next...

If your complaint is about an affordability related service we've provided (our affordability services include My Financial Flex and our Experian's Affordability Check product) we'll aim to respond in full within 15 days.

If there are exceptional circumstances beyond our control we may take up to 35 calendar days. Don't worry though, if this is the case, we'll write to you to let you know why we need longer.

If your complaint is about anything else, we'll send you our final response within 8 weeks. Our final response will tell you what we've found what we'll do and why we came to that conclusion.

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Step 4: If you're still unhappy...

If you're still unhappy after we have completed these steps then, depending on the nature of your complaint, an alternative dispute resolution provider may be able to assist. We will provide you with the details of applicable providers at the time of completing these steps.

For example, if you're a consumer and your complaint is about your credit file or financial services, then you will have the right to refer your complaint to the Financial Ombudsman Service ("Ombudsman"). The Ombudsman is an independent public body which aims to resolve disputes between consumers and businesses like us. Smaller businesses, charities and trusts may also be able to refer to the Ombudsman complaints about some subjects, such as the business information files we hold about them. It's free to use their services and they are independent.

The contact details for the Ombudsman are:

F: Telephone:

- 0800 0234 567

Calls to this number are now free on mobile phones and landlines

- 0300 123 9 123, or from outside the UK +44 20 7964 0500

Calls to this number cost no more than calls to 01 and 02 numbers.

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

W: www.financial-ombudsman.org.uk.

The Financial Ombudsman Service
Exchange Tower
London E14 9SR

The EC Online Dispute Resolution Platform

If you are a consumer and complaining about a contractual issue, and are still unhappy after we have completed these steps, you also have the option to register your complaint using the European Commission Online Dispute Resolution (ODR) platform. This is a web-based platform that is designed to help consumers who have bought goods or services online to deal with issues arising from those purchases. Complaints submitted to the platform will be dealt with by approved alternative dispute resolution providers.

You can access the platform at the following website address:

<http://ec.europa.eu/consumers/odr/>