



CUSTOMER COMPLAINTS POLICY

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Policy type	DOVISTA UK Policy	Contact	Ryan Stevenson
Approver	Ollie Chisman	Responsible /Com-plaints Manager	Ryan Stevenson
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Introduction

At DOVISTA UK, we believe that customers should be able to raise complaints or express dissatisfaction easily and without barriers.

We treat complaints as opportunities to learn and improve. A prompt, fair, and respectful resolution restores customer confidence and helps prevent escalation.

Our principles

Customers of DOVISTA UK have the right to:

- Be treated fairly, respectfully, and with sensitivity
- Be kept informed throughout the complaints process
- Be advised of the service standards they can expect
- Receive clear timelines for acknowledgement and resolution
- Be informed of any right to appeal

Target Group

This policy applies to all staff who receive or manage complaints from customers. It covers complaints made directly to DOVISTA UK or about DOVISTA UK, relating to our products, services, staff conduct, or the handling of previous complaints.

Purpose & Policy

This policy ensures that DOVISTA UK handles all complaints fairly, efficiently, and effectively, in accordance with the FCA's Consumer Duty and Dispute Resolution Rules.

Our complaints management system is designed to:

- Record each complaint on the customer's individual file and in the central complaints register
- Respond to customer queries in a timely and respectful manner
- Build trust in our administrative processes by demonstrating transparency and responsiveness
- Provide valuable insights to improve the quality of our products, services, staff training, and complaints management process
- Offer clear guidance to staff and customers on the principles and structure of our complaints management process

This policy applies to all staff and serves as a framework for managing complaints in a way that supports continuous improvement and customer satisfaction. Nothing in this policy affects your statutory rights under the Consumer Rights Act 2015, including your rights in relation to faulty goods, services not provided with reasonable care and skill, or goods not as described.

Staff Responsibilities

All staff representing DOVISTA UK will:

- Be sensitive to the individual needs of customers
- Treat complaints confidentially, except where disclosure is required by law, necessary for regulatory reporting, or needed to involve third parties in the resolution process
- Be accessible and clearly identifiable to customers

What Is a Complaint?

A complaint is any expression of dissatisfaction made by a customer regarding our products, services, staff conduct, actions, or lack of action. This may also include concerns relating to our operations, facilities, advertising, marketing materials, or any third party acting on our behalf.

- A **formal complaint** refers to a concern that has not been resolved through our standard complaint handling procedures and has been escalated by the customer, typically through completion of our complaint form or by submitting a written complaint.
- An **informal complaint** is any concern raised via phone, email, post, or in person that has not been submitted through the formal complaint process.

How to Contact Us

If you wish to make a complaint or provide feedback, you can contact DOVISTA UK by:

Phone: +44 (0) 1908 714040

Email: hello@dovista.co.uk

Online: via the DOVISTA Contact Form at <https://www.dovista.co.uk/contact>

Post: 349 South Row, Milton Keynes, MK9 2FY

We aim to make our complaints process as accessible as possible. If you need any reasonable adjustments to help you make or pursue a complaint, such as large print, translation services, or assistance by telephone, please let us know and we will do our best to accommodate your needs.

Complaint Management System

All complaints will be recorded both on the customer's individual file and within our internal complaint management system. This system, developed in-house, enables us to track complaints effectively and use the data to inform future improvements in service delivery.

Upon receipt of a complaint, we will confirm the details to the customer in writing, via email, text message, or letter, depending on their preferred method of communication, within 3 working days.

We will continue to provide weekly updates on the progress of the complaint, using the customer's preferred communication channel.

If the complaint involves a third party (e.g., an installation partner), we will retain responsibility for managing the complaint, as the customer remains our primary concern. We will liaise with the third party to resolve the issue and promptly inform the customer, including providing relevant contact details where appropriate.

Oral Complaints

Staff at DOVISTA UK who receive a verbal complaint should aim to resolve it immediately where possible.

Details of the complaint must be recorded on the customer's file, including completion of a complaint form. A written confirmation, via letter or email, must be sent to the customer outlining the complaint and proposed actions, including estimated timeframes. This should be completed within three working days of receiving the oral complaint.

The Complaints Manager will act as the named contact throughout the complaint process. All staff must engage with complainants in a polite, courteous, and empathetic manner, always maintaining professionalism.

We will propose an action plan to resolve the complaint. If agreed, the plan will be confirmed with you, along with the method of communication for updates.

If the proposed resolution is not acceptable, you may submit your complaint in writing. We will provide a copy of this procedure and a complaint form.

Written Complaints

Written complaints must be forwarded to the designated Complaints Manager, who will log the complaint and acknowledge receipt within three working days to establish trust and transparency.

If clarification is needed, further details should be requested from the complainant. If the complaint is submitted on behalf of a customer, written consent from the customer must be obtained.

Upon receipt, the customer will be provided a copy of the complaint's procedure, including a clear explanation of the process, expected timelines, and next steps. If necessary, a home visit will be arranged within 14 days and confirmed in writing.

An investigation will begin immediately upon receipt of the complaint. Within 28 days, we aim to provide a written response or arrange a meeting with the customer. If this timeline cannot be met, we will inform the customer of the delay, explain the reason, and provide a revised timeframe for resolution.

Management Information

The following data will be collected and stored for each complaint:

- Complainant's name, address, and contact details
- Name and role of the staff member handling the complaint

- Date the complaint was received and date of response
- Nature and details of the complaint
- Outcome of the complaint
- Method by which the complaint was received
- Any remedial or redress actions taken
- Lessons learned from the complaint

Complaints data will be reviewed regularly and shared across all relevant levels of the organisation to support continuous improvement.

Complaints Reporting

As an Introducer Appointed Representative (IAR) operating under the Financial Conduct Authority (FCA) regulatory framework, DOVISTA UK is required to report annually on all complaints related to credit-regulated activities.

All customer complaints are logged in our complaints register, including payment method details, to ensure appropriate regulatory disclosures and customer support regarding the FOS.

Data Protection

To process a complaint, DOVISTA UK will collect and store personal data provided by the complainant and any third parties involved. This processing is carried out on the basis of our legitimate interests in resolving complaints effectively and, where applicable, our legal obligations under FCA rules. This data will be held securely and used solely for the purpose of investigating and resolving the complaint.

The identity of the complainant will be shared only with those directly involved in the complaint resolution process. Confidentiality will be maintained unless disclosure is required by law or necessary due to third-party involvement (e.g., installation partner-related issues).

Under the UK General Data Protection Regulation (UK GDPR) and the Data Protection Act 2018, customers have the right to request access to their personal data by submitting a Subject Access Request (SAR). Customers also have the right to request rectification, erasure, restriction of processing, data portability, and to object to processing of their personal data. Complaints records will be retained for six years after closure (in line with the Limitation Act 1960), and for finance customers, up to ten years (in line with FCA record-keeping requirements).

When liaising with third parties, we will confirm customer consent for data sharing.

If you are dissatisfied with how DOVISTA UK has handled your personal data in connection with a complaint, you have the right to raise a data protection complaint with us. Under the Data (Use and Access) Act 2025, we are required to acknowledge your complaint, investigate it, and inform you of the outcome. You also have the right to lodge a complaint with the Information Commissioner's Office (ICO) at any time:

Information Commissioner's Office
 Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF
 Phone: 0303 123 1113
 Website: <https://ico.org.uk>

Vulnerable Customers

DOVISTA UK recognises that some customers may be in vulnerable circumstances. If you need additional support when making or pursuing a complaint, such as alternative communication methods, additional time, or other reasonable adjustments, please let us know. For full details of how we identify and support customers in vulnerable circumstances, please refer to our Vulnerable Customer Policy.

Investigation

Investigation steps may include:

- Documenting and reporting the complaint
- Arranging site visits if necessary
- Interviewing staff or installers
- Collecting evidence (e.g., photographs, checklists)
- Engaging third parties where appropriate
- Reviewing and evaluating all information
- Taking corrective action
- Documenting conclusions and follow-up actions

Eligible Complainants

DOVISTA UK is committed to treating all complainants fairly and consistently. Customers who purchased goods or services using regulated finance agreements are legally defined as *eligible complainants* and have additional rights under FCA rules, which we must acknowledge and uphold. Where a complaint does not relate to regulated financial activity, the Financial Ombudsman Service may not have jurisdiction. In such cases, customers may wish to contact Citizens Advice, Trading Standards, or pursue resolution through mediation or the courts.

FCA rules apply to complaints that:

- Are made by or on behalf of an eligible complainant

- Relate to a regulated activity
- Involve allegations of financial loss, material distress, or material inconvenience

Complaints Settled Within 3 Working Days

Complaints that are resolved to the customer's satisfaction within three working days may be handled differently.

In such cases, we will issue a **Summary Resolution Communication**, which:

- Confirms that the complaint was received and resolved to the customer's satisfaction
- Advises the customer that if they remain dissatisfied, they may refer the complaint back to us or escalate it to the FOS
- Provides the FOS website address and refers to further information available there

We may also use alternative communication methods (e.g., phone, email, text) if they better suit the customer's needs or have been used previously during the complaint process. All communications will be recorded on the customer's file.

Closing A Complaint

A complaint is considered closed once we have issued our **Final Response**. This does not affect the customer's right to refer the matter to FOS.

Our Final Response will:

- Confirm whether we accept the complaint and, if applicable, offer redress or remedial action
- Offer redress or remedial action without accepting the complaint
- Reject the complaint, with clear reasons provided
- Include the FOS standard explanatory leaflet and full contact details, including postal address, phone number, email, and a link to the online complaint form
- Inform the customer that they must refer the complaint to FOS within six months of the date of the Final Response Letter.

If we are unable to issue a Final Response within eight weeks, we will:

- Explain the reason for the delay
- Provide an estimated timeframe for resolution
- Inform the customer of their right to refer the complaint to the FOS
- Indicate whether we consent to waive relevant time limits for referring the complaint to FOS

Complaint Forwarding

If we believe another firm, person, or regulator is solely or jointly responsible for the complaint, we will:

- Document this on the customer's file
- Communicate the decision to the customer in writing (via post, email, or their preferred method)
- Clearly explain the reason for forwarding the complaint and provide the contact details of the other party

We will forward the complaint promptly and comply with our obligations for any part of the complaint that remains our responsibility.

If we receive a forwarded complaint, standard time limits apply from the date we receive it.

Financial Ombudsman Services (FOS)

We will cooperate fully with the FOS in resolving complaints and accept any decisions or awards made. We also commit to paying any fees levied by the FOS promptly.

Customers have the right to refer their complaint to the FOS free of charge but must do so within six months of the date of our Final Response letter. If they do not, the FOS may only consider the complaint in exceptional circumstances.

The FOS may not be able to consider complaints if:

- More than six years have passed since the issue occurred
- More than three years have passed since the customer became aware (or should have become aware) of the issue

If we believe the complaint falls outside these time limits, we will inform the customer, but the final decision rests with the FOS.

FOS Contact Details

The Financial Ombudsman Service

Exchange Tower
London E14 9SR

Phone:

0800 023 4567 (free from most landlines)
0300 123 9123 (cheaper from mobiles)

020 7964 0500 (if calling from abroad)

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

Website: <https://www.financial-ombudsman.org.uk>

Customers can submit complaints online and find guidance on the information required before starting the process.