



Complaints information for customers wishing to complain about Otovo Limited

The aim

A complaint is any expression of dissatisfaction by our customers where they want us to do something about it. Where a customer has a complaint, we will consider it and try to find an agreed course of action to resolve the complaint speedily and effectively to the customer's satisfaction.

The procedure

1. The customer can contact us initially using any of the following methods as soon as possible after first noticing the problem:
 - a. **Phone:** +44 20 4586 3731
 - b. **Email:** complaints@otovo.co.uk
 - c. **Post:** Hamilton House, 4 Mabledon Place, London WC1H 9BB
2. We will take the details of the complaint, log them in our Complaints Log and make a thorough note.
3. We will inform the customer that we will do our best to resolve the complaint but that they have a right to pursue the complaint if we cannot reach a satisfactory resolution (see point 10).
4. For complaints by phone, if we can't resolve the matter immediately we will ask the customer to put the complaint in writing, in an email or letter, so that there is a clear record for everybody. We will offer help with this if the customer wants it.
5. If necessary, we may have to ask the customer to provide us with paperwork or other material. We will note anything received from the customer in the Complaints Log.
6. If we need to inspect the system or visit the customer to investigate the complaint, we will do so within 7 days of receiving the complaint. But if the customer is without heating or hot water as a result of the situation that led to the complaint, we will get out to them within 24 hours.
7. If a visit is necessary, we will let the customer know the outcome as soon as possible after the visit. We will also record this in the log of the complaint.
8. We will keep a note of contacts (or attempted contacts) with or from the customer while we are trying to resolve the complaint, including telephone conversations.

9. We will respond to the customer with our findings and a summary of actions/communications within 10 working days of receiving the complaint. Whenever we can, we will aim to sort the complaint out more quickly than this and informally, for example with a phone call to give advice that solves the problem. We will still log complaints resolved in this way.
10. If we cannot resolve a complaint and the customer is not satisfied with the remedy offered, we will advise where they can pursue their complaint.
 - a. If the complaint is (partly or wholly) about technical aspects of the installation of an energy generator, we will direct them to our MCS installer certification body, NAPIT.

Address: 4th Floor, Mill 3, Pleasley Vale Business Park,
Mansfield, Notts, NG19 8RL

Phone: 0345 543 0330

Email: info@napit.org.uk
 - b. If the complaint is about matters within the remit of the Renewable Energy Consumer Code (RECC), we will direct the customer to RECC. The RECC dispute resolution process is set out in the '[How to Complain](#)' section of the RECC website.
11. We will cooperate with MCS or RECC complaint-handlers to assist them to resolve the complaint.
12. We will not take, or threaten to take, action against a customer through the courts without first trying to solve the problem as set out here and in RECC's dispute resolution process.
13. We will regularly review the Complaints Log, to identify any actions we may need to take to prevent complaints recurring.

Complaints information for customers wishing to complain about Otovo Limited's referrals to a finance provider

Complaints Officer Contact Details

Name: Jina Kwon

Telephone: 0204 5863731

E-mail: jina@otovo.com

How Otovo Limited handles complaints from customers who have purchased a product using our finance facilities

We aim to provide a very high standard of service to every client. It is important to us that all complaints are resolved as quickly as possible and to the complete satisfaction of our clients.

Any complaint, verbal or written, **relating to our credit broking activities in referring consumers to a finance provider**, will be referred to our Complaints Officer at the earliest opportunity. Should Any complaint verbal or written will be referred to our Complaints Officer at the earliest opportunity or to a member of the senior management if the Complaints Officer is unavailable. Our Complaints Officer is responsible for ensuring that we thoroughly investigate any complaints.

On receipt of a complaint, we will:

- Acknowledge the complaint promptly
- Make contact to seek clarification on any points where necessary
- Fully investigate the complaint
- Discuss with you our findings and proposed response

We are an Appointed Representative of Product Partnerships Limited (FRN: 626349). Therefore, if your complaint is regarding finance or connected services, you have the option of referring your complaint to our principal on the contact details provided below:

Product Partnerships Limited, Suite D2 Joseph's Well, Hanover Walk, Leeds, LS3 1AB

01274 921234 info@productpartnerships.com

Adviser, provider or quality of goods

Clients often express dissatisfaction to their adviser about the product provider, or the quality of the goods. We will need to establish whether or not your complaint relates to the advice given, the advisers service, the service or performance of the product provider, or the quality of the goods. If unclear, this must not delay investigation and we will proceed with our own investigation.

If the complaint is about another party, we will refer details of the complaint to the third party and confirm this course of action to you in writing.

Investigation

The Complaints Officer will establish the nature and scope of your complaint having due regards to the Financial Conduct Authority's direction:

- Deal with complaints promptly and fairly
- Give complainants clear replies and, where appropriate, fair redress

Complaints settled within three business days – informal complaints process.

Complaints that can be settled to your satisfaction within 3 business days can be recorded and communicated via an informal process.

If a solution to your complaint is proposed and you indicate your acceptance, we will promptly send you a 'Summary Resolution Communication', being a written communication from us which:

(1) refers to the fact that you have made a complaint and informs you that we now consider the complaint to have been resolved to your satisfaction;

(2) We will tell you that if you subsequently decide that you are dissatisfied with the resolution of the complaint you may be able to refer the complaint back to us for further consideration or alternatively refer the complaint to the Financial Ombudsman Service;

In addition to sending you a Summary Resolution Communication, we may also use other methods to communicate the information where:

- (1) We consider that doing so may better meet your needs; or
- (2) We have already been using another method to communicate about the complaint.

Complaints which cannot be resolved within three business days

Where the Complaints Officer judges that your complaint cannot be resolved within three business days, or they were unable to resolve your complaint in this period, the formal FCA complaints procedure will be followed. This process requires that we:

- Send you an initial response letter within five days of receiving your complaint, or immediately on realising the informal complaints handling process will not reach a resolution;
- Provide you with details of our complaints handling procedures;
- Fully investigate the complaint and, where necessary, make contact with you to seek clarification on any points;
- Send you a final response letter as soon as possible, but no later than eight weeks after receiving the complaint, detailing how your complaint has been resolved and if any redress will be offered.

Final response

Our final response letter will set out clearly our decision and the reasons for it. If any financial redress is offered, a clear method of calculation will be shown, and it will be paid promptly and in full.

We will include details of the Financial Ombudsman Service (FOS) in our final response. If you are not satisfied with the outcome, you may be

eligible to refer your complaint to FOS. You must refer the matter to FOS within six months of the date of this letter or the right to use this service is lost.

If we cannot resolve the complaint within eight weeks

While we would always aim to complete an investigation within eight weeks, if, for any reason, our investigation is not concluded within this period, our Complaints Officer will write to the complainant again. We will inform him/her of the reasons for the further delay and advise that if he/she is not satisfied with our progress he/she may be entitled to refer the complaint to the Financial Ombudsman Service.

Closing a complaint

Where we receive confirmation from you that you are satisfied with the findings of the investigation and any resolution we have proposed, your complaint will be considered closed.

Where no confirmation has been received from you within four weeks of our final response letter, your complaint may also be considered closed.

Financial Ombudsman Service (FOS)

It is our policy to treat all customers the same, however, only eligible complainants may refer their complaint onto the Financial Ombudsman Service (FOS). Eligible complainants are legally defined and have additional rights in law that we must acknowledge and adhere to.

Eligible complainants are:

- A consumer
- Companies within the definition of a microenterprise
- Charities with an annual income of under £6,500,000
- Trustees of a trust with assets of under £5,000,000
- A small business (only an eligible complainant if the conduct took place after the 1st April 2019)
- A guarantor

The Financial Conduct Authority complaints rules apply to complaints:

- made by, or on behalf of, an eligible complainant;
- relating to regulated activity;
- involving an allegation that the customer has suffered, or may suffer, financial loss, material distress or material inconvenience;

We will co-operate fully, at all times, with FOS in resolving any complaints made against us and agree to be bound by any awards made by FOS.

The contact details for FOS are:

The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Telephone: **0800 023 4567** (free for most people ringing from a fixed line)

0300 123 9123 (cheaper for those calling using a mobile)

+44 20 7964 0500 (if calling from abroad)

Email: complaint.info@financial-ombudsman.org

Website: www.financial-ombudsman.org
