

Complaints Policy

Our Commitment to Customers



Specialists in Commercial Credit Hire

Magna is dedicated to delivering **outstanding service** to all customers. When issues arise, we take every complaint **seriously** and work with all parties involved to achieve a **fair** and **timely** resolution.

What is a complaint?

A complaint is an expression of dissatisfaction with a product, service or experience. It allows a customer to raise a concern about an issue they have encountered.

Complaints can range from minor inconveniences to significant problems and may arise from different aspects of a customer's interaction with a business. At Magna, we recognise that handling complaints effectively is essential to maintaining our customers' trust and confidence. We encourage customers to raise their concerns, as their feedback helps us review and improve our services. We aim to address issues promptly and ensure that customers feel heard and valued.

All complaints will be taken seriously and investigated thoroughly.

We ensure that:

- Making a complaint is straightforward and accessible.
- Every complaint is handled fairly, promptly and confidentially, and is taken seriously.
- We learn from complaints and, where appropriate, provide training and implement improvements to our services.

Resolutions: Dissatisfactions

Magna is committed to resolving customer concerns as promptly as possible. Our priority is to understand the nature of your concern and work towards an appropriate resolution without unnecessary delay.

We aim to resolve a dissatisfaction in full within **3 working days**. If we are unable to resolve your concern within this timeframe, we will write to you to explain the next steps and advise you of our proposed course of action.

If your concern requires formal complaint handling, we will follow our complaints procedure and notify you of the applicable timescales for investigating and responding to your complaint.

Resolutions: Complaints

We will acknowledge receipt of your complaint within **5 working days**. We will then investigate your complaint thoroughly and aim to provide a final response within a further **20 working days**.

In some cases, we may be unable to issue a Final Response Letter (FRL) within the anticipated timeframe. We will keep you informed of the progress of our investigation, explain any delays and provide an updated indication of when you can expect a final response.

If your complaint relates to a third party or another external business introduced by Magna, we may involve that party in the investigation and handling of your complaint. Where appropriate, we will coordinate with the relevant party to support a thorough investigation and resolution, while keeping you informed of progress.

We value the business partnerships we have and will ensure that any third-party involvement aligns with our commitment to providing you with the best possible service.

How to make a complaint:

We hope you'd never want to!



In writing

FAO Kelly Jakes
Magna Accident Services
Eco 1, Highcliffe Business Park
The Cliff
Ingham
LN1 2WE



By email

support@magna-accident.co.uk



By phone

01427 787 148

Please submit your complaint within **three months** of the incident or event giving rise to your concern.

Where possible, include a clear description of the issue and any relevant supporting documentation.

We will acknowledge receipt of your complaint within five working days and let you know who will be handling it.

We will investigate your complaint thoroughly and aim to provide a response within a further **20 working days**. If we anticipate that this timeframe will be exceeded, we will explain the reason for the delay, keep you informed of progress and advise you of the expected response date.

The FOS

Financial Ombudsman Service

If you remain dissatisfied with our response, or if your complaint has not been resolved within eight weeks, you may be able to refer your complaint to the Financial Ombudsman Service (FOS), subject to its eligibility requirements.

Where applicable, you must refer your complaint to the FOS within six months of the date of our final response letter.

**In writing**

Financial Ombudsman Service
Exchange Tower
Harbour Exchange
London
E14 9SR

**Online**

[financial-ombudsman.org.uk/contact us](https://financial-ombudsman.org.uk/contact-us)

**By phone**

0800 0234567

Magna provides credit hire and credit repair services. The regulatory status of these services, and of any other services we provide, depends on the specific service involved.

The Financial Ombudsman Service may not be able to consider certain complaints relating to services that fall outside its jurisdiction.

Where appropriate, Magna may issue a final response without sending a separate acknowledgement first. Any further review or escalation options will be explained in the final response, where applicable.

Our Services		
Products & Personal Injury	Credit Hire & Credit Repair, Fleet Management	Working with your Insurance Broker or Insurer
If your complaint is about Legal Expense Insurance or referring you to a Solicitor for Personal Injuries, please let us know. You may be eligible to refer your complaint to the Financial Ombudsman Service if you are unhappy with our response.	If your complaint is about a hire vehicle or repairs to your vehicle, whereby we are acting on your behalf, please let us know. You should be aware that the FOS may not consider a complaint for an unregulated product or service.	If your complaint is about claims services we have provided after your insurance broker or insurer has passed you to us to help you, please let us know. We may need to refer you back to your insurance broker or insurer if you are unhappy with our response.