



As a BPO customer, we can offer support and help by:

- Offering repayment arrangements that take your financial circumstances and other debts into consideration.
- Recognise if you are having difficulty managing your debt(s). We would look to set up a manageable repayment plan, or signpost you to free independent advice.
- Immediately investigating your case if you do not agree with your account balance or details.

It is genuinely in BPO's best interest to resolve disputes with customers. We will always look to set realistic repayments plans that are appropriate and affordable to each customer's situation.

Contact Us:

Postal Address:

BPO Collections Ltd
Marina Quay,
Dock Road,
Ardrossan,
Ayrshire, KA22 8DA

Telephone: 0141 375 0900

Email: complaints@bpomail.co.uk

Independent Advice

For free confidential and impartial debt advice the following not-for-profit organisations can offer support:

Money Advice Service

Tel: 0800 138 7777

www.moneyadvice.service.org.uk

StepChange Debt Charity

Tel: 0800 138 1111

www.stepchange.org

National Debtline

Tel: 0808 808 4000

www.nationaldebtline.co.uk

England, Scotland & Wales

PayPlan

Tel: 0808 278 4588

www.payplan.com

Citizens Advice Bureau

www.adviceguide.org.uk



Here to help you



BPO will always treat customers fairly and with respect.

BPO will proactively investigate complaints, provide answers and aim to deliver amicable resolutions.

Our business reputation is built on this philosophy.

Registered in Scotland
Company Registration Number: SC295285
CSA Membership: 511
FCA Consumer Credit Licence: 582769
DPA Registration Number: Z9728566
VAT Number: GB119843494
ISO 27001:2013 (Certified)

Authorised and Regulated by the Financial Conduct Authority for accounts formed under the Consumer Credit Act 1974 (amended 2006)

Complaints Procedure

At BPO Collections Ltd (BPO) we recognise the importance of listening to our customers, if you should have cause for dissatisfaction please contact our Complaints Team at complaints@bpomail.co.uk or telephone our account managers to discuss the issue on 0141 375 0900 at your earliest opportunity. As soon as we have received details of your concerns they will be processed through BPO's complaints procedure. All complaints are investigated no matter how they arise.

If we are unable to resolve your concerns in the first instance, then the matter will be escalated to the Complaints Manager of BPO Collections.

If you are able to provide us with documentation that could assist BPO with our enquiries, please inform us of this as soon as possible, so that we can efficiently and effectively deal with your complaint.

We will aim to conclude our investigations and send you our final response within a 4 week time frame, however if we are unable to do so, for example, if we are awaiting information from other companies, we will send you a letter updating you with our progress, we will issue our final response to you within 8 weeks.

Our regulator, the Financial Conduct Authority, allows BPO 8 weeks in which to provide a written response to resolve your complaint.

Making an Appeal

In the event you are not satisfied by our final response, we would always welcome further discussion, and endeavour to resolve any additional concerns that you have following our final response letter.

In such cases give us a call to discuss your concerns, simply call 0141 375 0900 and give your reference number and request a call back from our Complaints Manager, it is often the case that if we understand the situation better we can look to offer an immediate resolution. If you feel that your complaint has not been concluded to your satisfaction after following the procedure detailed in this leaflet, you may refer the matter to the Financial Ombudsman Service within six months of our final response.

FOS contact details are:

Postal Address:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone: 0800 023 4567

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

Web: www.financial-ombudsman.org.uk

Alternatively, we are a member of the Credit Services Association (CSA), who can also act as a mediator.

CSA contact details are:

Postal Address:

Credit Services Association Ltd
2 Esh Plaza
Sir Bobby Robson Way
Great Park
Newcastle Upon Tyne
NE13 9BA

Telephone: 0191 217 0775

Email: complaints@csa-uk.com

Web: www.csa-uk.com

Requesting Your Data

You have the right under the Data Protection Act and European GDPR Directive to obtain a copy of all personal data held by BPO.

Please make sure, when requesting a Data Subject Access Request (DSAR) that you make it clear in your communication that you are requesting a DSAR, upon receipt of your request BPO will provide the data that is relative to you within 30 days.

BPO's preferred method of DSAR delivery is via an encrypted electronic format unless otherwise specified. Please provide a valid email address with your DSAR to ensure efficient and timely delivery of your data request.

Please email gdpr@bpomail.co.uk to raise a DSAR with BPO Collections, alternatively, telephone - 0141 375 0900 to discuss the request with one of our agents.

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KA22 8DA

Telephone: 0141 375 0900

Email: complaints@bpomail.co.uk

Web: www.bpocollections.co.uk

For any further information about the protection of your data, please visit the information Commissioner's Office (ICO): www.ico.gov.uk