



Debt Purchase  
& Recovery Specialists

## Complaints Handling Procedure

### Making a Complaint

Our customers are at the heart of what we do and we always aim for 100% customer satisfaction. If things go wrong, we want to put them right for you as quickly as we can.

You may contact us in any way which is convenient to you, including by telephone, by post, or by email.

Please send us your account details, a description of your complaint and how you think we can resolve it. Please include any other relevant information.

Phone: 0113 887 6876

Email: [complaints@mmile.com](mailto:complaints@mmile.com)

Post: Protection House  
83 Bradford Road  
Leeds  
LS28 6AT

### How we will investigate your complaint

Upon receipt of your complaint, we will do our best to resolve it by the end of the next business day.

If we can't do this we will acknowledge your complaint within five working days and provide you with the name and contact details of who will be looking after your case.

We will then aim to resolve your complaint within 4 weeks. If this has not been achieved we will write to you and let you know the progress of your complaint and when we hope to complete this by.

We will send you our final response as soon as possible but within 8 weeks of receiving your complaint. In the unlikely event we are unable to provide a final response at this time, we'll contact you to explain the delay and give you an indication of when to expect our response.

## Credit Service Association (CSA)

We are also members of the Credit Service Association (CSA) and comply with their code of practice. If you believe we have broken the rules of this code and are not satisfied with our final response you can refer your case to them.

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

Phone: 0191 217 0775  
Email: [info@csa-uk.com](mailto:info@csa-uk.com)  
Web: [www.csa-uk.com](http://www.csa-uk.com)

## Financial Ombudsman Service (FOS)

If you remain unhappy or have not received a response within 8 weeks you can then refer your case to the Financial Ombudsman Service (FOS). We will provide you details of how to do this on our final response however we have included their details below:

The Financial Ombudsman Service (FOS) exists to mediate on complaints between customers and financial services firms when they cannot come to an agreement themselves. There is no cost to customers for their services.

If your complaint is about a product or service that is not regulated by the Financial Conduct Authority (FCA) or the Consumer Credit Act (CCA), FOS may not be able to consider your complaint. In these instances, you can refer your complaint to the CSA.

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Phone: 0300 123 9 123  
Web: [financial-ombudsman.org.uk](http://financial-ombudsman.org.uk)