



Trade UK is a trading style of Kingfisher PLC and is operated on their behalf by Worldline IT Services UK&I Ltd.

Worldline IT Services UK&I is authorised & regulated by the Financial Conduct Authority (FRN 1009329) and headquartered at Beeston Business Park, Beeston, Nottingham, Nottinghamshire, NG9 1LA.

**How Worldline UK&I IT Services handles complaints on behalf of Trade UK.**

We aim to treat our customers fairly at all times, especially when they feel they have cause for complaint. We take any complaint very seriously.

Any complaint, whether made in writing or verbally, is immediately recorded. Our Complaints Officer is responsible for ensuring that we thoroughly investigate any complaints.

**As soon as a complaint is received:**

All written complaints will be acknowledged in writing within five business days of receipt.

All verbal complaints will also be acknowledged in writing within five business days of receipt. This acknowledgement letter will also contain our understanding of the complaint and will ask the complainant to confirm in writing that they agree with our understanding of the matter.

If the complaint can be resolved within five business days our acknowledgement letter will also outline the result of our investigation, unless the complaint can be resolved to your satisfaction by the end of three business days after receipt when we will provide you with a summary of the resolution of the complaint.

If our investigation is not resolved within five business days, our acknowledgement letter will confirm that we will:

Investigate the complaint and aim to respond within four weeks of receiving the complaint  
Explain that, if we cannot complete the investigation within four weeks of receiving the complaint, we will write again giving the reason for the delay.  
Explain that on completion of our investigation we will inform the complainant of the outcome and the options available to him/her.

**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 the complainant in writing.**

**After we have investigated the complaint:**

Immediately on completion of our investigation we will write to the complainant notifying them of the outcome of our investigation.

We will set out the nature and terms of resolution.

Our letter will also advise that if the complainant is not satisfied with the outcome, he/she may refer the matter to the Financial Ombudsman Service and will point out that such a referral should be made within the next six months or they may lose that right.

Our letter will include the name, address, website address and telephone number of the Ombudsman and a leaflet which explains the Ombudsman arrangements, or which (for complaints received electronically including by e-mail) directs the customer to the Financial Ombudsman Service Consumer Leaflet [here](#).

**If we cannot resolve the complaint within four weeks:**

If, for any reason, our investigation is not concluded within four weeks, we will write to the complainant again informing them that our investigation is continuing, giving the reasons for the delay and a date by which we expect to be able to contact the complainant again.

**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, we will write to the complainant again. We will inform them of the reasons for the further delay and advise that if they are not satisfied with our progress they may refer the complaint to the Financial Ombudsman Service. See [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) for further details.

**Please note:**

Complaints about the Trade Credit Account generally fall outside the jurisdiction of the Finance Conduct Authority (FCA) and Financial Ombudsman Service (FOS), and consequently they will not be able to help with any complaints about this account.

However micro enterprises, such the following types of firms, are protected under the FCA Complaints rules:

- Sole traders
- Small partnerships
- Small businesses that have an annual turnover of less than £6.5 million and
  - employs fewer than 50 persons; or
  - has a balance sheet total of less than £5 million

Further details can be found here:

[DISP 2.7 Is the complainant eligible? - FCA Handbook](#)