



## **Pawnbroking : Formal Complaint Procedure & Customer Handout**

Customers have always been at the heart of the Miltons family businesses. We try to ensure you receive an outstanding level of professional pawnbroking service. We recognise that there may be times when things go wrong. If you have cause to feel unhappy with any aspect of pawnbroking business you carry out with us, please allow us the chance to explain it, if appropriate to set things right and to learn from the mistake. Our Complaints Procedure (for which there is no charge) is outlined below :

1. Identify the store (below) where your business took place. Please then contact us **orally in person** or **by telephone** with your complaint, or submit it **in writing** to the relevant address or **by email** to [info@miltonsjewellers.com](mailto:info@miltonsjewellers.com) We will listen to your complaint and may ask you to complete a Complaint Form with us in writing, so that all of the details are recorded clearly. A copy of that form (and this document) is available on our website.

We will investigate your complaint diligently and assess it fairly, consistently and promptly. We may ask you to submit copies of documentation or other information to assist with our investigation. We will inform you of our findings and, where we are at fault, try both to put things right *and* review our procedures to prevent the problem recurring.

We will speak to staff members who transacted with you and review other evidence before reverting to you. We will seek to reach a resolution with you in an amicable, collaborative manner and wherever possible to your satisfaction. A manager will deal with your complaint in the first instance, but if you are still dissatisfied, it will be referred to a Director of the company.

If your complaint can be resolved within **three working days**, we will send you a **Summary Resolution Communication Letter** to advise you how we have resolved it, any further actions we are to take or the appropriate level of redress (or both). We will refer you to the Financial Ombudsman Service if you are not satisfied with our handling of the complaint and an explanatory FOS leaflet will be provided.

Some complaints take longer to resolve, in which case we will write first to acknowledge your complaint. Where appropriate, we will send a **Final Response letter** as soon as possible, but **within 8 weeks** (*in the unlikely event that this timescale proves impossible, we will write to you and let you know when we expect to be in a position to issue it*). Our Final Response will be fair, clear and not misleading. It will describe our investigation and decision, together with any offer of remedial action and / or appropriate redress if relevant. We will remind you that you have the right to refer your complaint to the Financial Ombudsman Service (FOS), free of charge, but you must do so within six months of the date of the letter. We will also inform you that if you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances (for example, if the Ombudsman believes that the delay was as a result of exceptional circumstances, or those beyond your control).

You may refer your complaint to the FOS at any earlier time, but they will need our agreement to investigate complaints where we haven't had the opportunity to put things right, or we have not exceeded the 56-day timescale and have not yet issued our Final Response letter.

*We are members of the National Pawnbrokers Association (NPA), whose contact details are given below. Clients may contact them for guidance on pawnbroking matters, but please note that their role is not to resolve disputes.*

- 2 If you feel that your complaint has not been satisfactorily resolved or our Final Response is unsatisfactory, you may refer your complaint to the **Financial Ombudsman Service**, but this must be done within **six months** of the original complaint or the date of our Final Response, if appropriate. The FOS is a free, independent service for resolving disputes.

Please ask in store at any time if you would like a copy of the leaflet "**Your Complaint and the Ombudsman.**" A copy of this procedure is available on request and from our website, below.

### **Company / Store, Trade Association & Ombudsman Contact Details :**

#### **Miltons (Liverpool) Ltd**

149-150 Charlotte Way,  
St. John's Centre,  
Liverpool L1 1NB  
Tel: 0151 708 0424  
Fax: 0151 707 8392

#### **M.S.Milton Limited**

36 Borough Pavement,  
Birkenhead  
CH41 2XX  
Tel: 0151 647 2144  
Fax: 0151 707 8392

#### **S.S.Milton Limited**

71 Church Street,  
Liverpool  
L1 1DG  
Tel: 0151 708 0365  
Fax: 0151 707 8392

#### **S.S.Milton Limited**

60 Eastgate Street,  
Chester  
CH1 1LE  
Tel: 01244 351814  
Fax: 0151 707 8392

Website: [www.miltonsjewellers.com](http://www.miltonsjewellers.com)

#### **The National Pawnbrokers Association**

Suite 407,  
16 High Holborn,  
London WC1V 6BX  
Tel: 0208 616 7266  
Email: [sonia.sahota@thenpa.com](mailto:sonia.sahota@thenpa.com)

#### **The Financial Ombudsman Service**

Exchange Tower,  
London  
E14 9SR  
Tel: 0800 023 4567  
Email: [enquiries@financial-ombudsman.org.uk](mailto:enquiries@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

