

# BDC FCA Complaints Policy

---

Oasis Dental Care Ltd trading as Bupa Dental Care (BDC) is authorised and regulated by the Financial Conduct Authority (FCA) and whilst it aims to provide the best customer service possible, sometimes this may not meet the standard expected by a customer. In such instance customers have the right to submit a complaint to BDC and BDC will respond to this in a fair, impartial, swift and courteous manner. The FCA requires that a firm must have in place and operate an effective internal complaint handling procedure.

BDC follows the rules contained in:

- FCA's Dispute Resolution: Complaints Source book (DISP)

This sets out a set of rules to follow when handling customer complaints.

## What is a complaint?

A complaint is an oral or written expression of dissatisfaction, whether justified or not, about the provision of, or failure to provide, a financial service, which alleges:

- that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience and
- relates to an activity of BDC, in the marketing of, or provision of financial services or products (in this case Patient Finance), which comes under the jurisdiction of the Financial Ombudsman Service.

## How customers can raise a complaint:

BDC welcomes feedback from its customers about the service offered. Through this feedback it can continually look to improve the quality of its services and finance products.

Complaints can be raised to BDC by any means and at any time, this can be via written communication or oral in one of our practices or on the phone.

## When is a complaint closed?

A complaint is considered to be closed when:

- A final response has been issued

## Financial Ombudsman Service:

If a customer is not satisfied with the response from BDC or where a customer has not received a final response within eight weeks of the date of the initial complaint, they have the right to refer their complaint to the Financial Ombudsman Service.

The contact details will be provided to the Complainant in the final response letter:

The Financial Ombudsman Service Exchange Tower, London E14 9SR

Website: <http://www.financial-ombudsman.org.uk/>

How to make a complaint: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Telephone: 0800 023 4567 or 0300 123 9123

## ELIGIBILITY

BDC will assess whether a customer falls into the definition of complainant under the DISP rules before an investigation begins. Where it is unsure, it can consult FOS before making its decision. In the event of a customer not satisfying the definition, BDC will write to the customer with its reasoning.

Where a customer is not an eligible complainant, they may not refer the complaint to FOS for investigation. If they choose to do so regardless, in some circumstances FOS may consider it but only as far as to say whether they agree with BDC or not on the matter of eligibility. If FOS disagree with BDC's decision on eligibility, they may ask BDC to re-open the complaint and investigate.

## TIMESCALES

BDC will adhere to the following timescales and correspondence requirements in its processes, following the acknowledgement sent within two working days of receipt of the complaint:

- Investigation will commence and BDC will contact the complainant if it needs further information
- If the complaint is resolved within 3 working days of receipt, BDC will send the customer a Summary Resolution Communication (SRC) letter to confirm the complaint is resolved. This letter must include referral rights to FOS and must include details to contact them on.
- For any complaint being resolved after 3 days a Final Response letter (FRL) will be sent including a detailed rationale of BDC's decision. This must include referral rights to FOS and must include details to contact them on.
- Where the complaint is still open or being investigated after 4 weeks, a 4-week holding letter will be sent to update the customer on progress. BDC is not required to put FOS referral rights in this.
- Where the complaint is still open or being investigated after 8 weeks, an 8-week holding letter will be sent and this must contain the referral rights to FOS. The FCA allows firms 8 weeks to investigate a complaint without involvement from FOS. After 8 weeks the customer is entitled to ask FOS to be involved and request the case file from BDC.
- All correspondence with the customer throughout the complaint is to be documented.

## REFERRAL TO FOS

Where a complainant or FOS themselves inform BDC that the complaint has been referred to them, BDC will put together a case file with all of the complaint correspondence, its investigation and any relevant documents. It will ensure it lets FOS know which documents are confidential and are not to be shared with the customer. This is to protect BDC's internal processes and any confidential criteria and/or documents.

A complainant will not be able to refer the complaint to FOS if it has been more than six months since BDC sent the complainant the final response letter. In such instance BDC and FOS will refuse to consider the complaint.

A complainant needs to complain to us EITHER three years from when they knew they could make a complaint (awareness of something going wrong), OR six years from the event they're complaining about taking place. Whichever of the two is the longest.

Where FOS rule in the complainant's favour and/or request BDC to put things right, this will be reviewed with the Complaints team. If BDC agrees with FOS' initial adjudication, it will let FOS know and take the remedial action suggested. Where BDC does not agree, it is entitled to challenge the first adjudication with FOS and ask for a final decision from an Ombudsman on the matter.

If the final decision is the same as the adjudication decision, BDC will review and comply. If this is different it will take any appropriate course of action recommended. For reference: final decisions from FOS are only legally binding when the customer accepts the final decision and relinquishes their right to then pursue the case by other means. FOS will let BDC know either way whether the decision is binding or not.