

How we sort out problems



THE GUARANTOR LOAN OPTION

How to make a complaint

At glo, customers are at the heart of everything we do and we always aim to provide you with the very best service. If something's gone wrong, we need to know so we can try to put things right.

Contact us

We don't want anyone to feel let down, but if you do, please let us know so we can look in to it for you. You can call us on:

0800 694 7070

0330 303 7070

The glo team is available from 9am to 8pm Monday to Thursday, 9am to 7pm on Friday and 9am to 5pm on Saturday.

You can also email us at:

help@glo.co.uk

Or write to us at:

**The glo team
No. 1 Godwin Street
Bradford
West Yorkshire
BD1 2SU**

Our complaint process

We try to respond to all complaints as quickly as possible. However, sometimes it takes a bit of time to fully investigate a problem. We use these timescales to deal with any complaints so you're kept up to date with our progress:

By day 5

We aim to resolve your complaint within 5 days of receiving it. If we need a bit more time to look into things, we'll let you know in writing, so you know what's going on.

By day 28 (four weeks)

We'll always keep you informed with our progress, but if we haven't got a full response we'll write to you with an update.

By day 56 (eight weeks)

If for some reason we haven't managed to resolve things we'll send you another update which will include information on how you can refer the complaint to the Financial Ombudsman Service.

You can refer your complaint to the Financial Ombudsman Service if you feel we haven't dealt with your complaint properly or we haven't given you a final response after 8 weeks.

The Financial Ombudsman Service is an impartial representative that settles complaints between individual customers and businesses when a satisfactory outcome cannot be reached between the two. You normally need to do this within six months of receiving our final response.

For more information, please visit their website: <http://www.financialombudsman.org.uk/consumer/complaints.htm>

Or you can write to them at:

**Financial Ombudsman Service
Exchange Tower
London
E14 9SR**

Under EU regulation, from 15 February 2016, for products and services bought online you have the right to refer any complaint to <http://ec.europa.eu/odr> (ODR) who can put you in touch with the right body to help resolve your complaint. As we're a UK financial services business, the ODR will still refer you to the Financial Ombudsman Service as the alternative dispute resolution body. The Financial Ombudsman Service will refer you back to our complaints process unless you've already been through this. So you might prefer to go straight to the Financial Ombudsman Service after you've been through our complaints process. If you decide to use the ODR platform, when you complete the form online please include the following e-mail address as our contact point: help@glo.co.uk

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