

Shop Direct Finance Company Complaints

Shop Direct is the UK's second largest pureplay retailer, which operates brands including Very.co.uk and Littlewoods.com. Within that, Shop Direct Finance Company Limited (SDFC) provides a range of financial service products to support our retail business.

We put our customers at the heart of everything we do and aim to provide quality products and first class service at all times. However, we do recognise that, on occasion, you may feel that the service you received did not meet your expectations. In this instance, we welcome your feedback to help us continually improve our processes.

As part of our ongoing commitment to provide a world class customer service, we run a number of programmes of work dedicated to improving our customer experience.

SDFC's main business is to provide consumer credit and our total credit complaints represented just 0.39% of the 7.6m retail credit orders processed in the last six months. We treat each complaint very seriously and aim to resolve all of our customers' enquiries promptly.

The following table provides information on FCA financial service complaints received and closed in the time period shown for SDFC. This information is provided to the FCA.

Complaints Publication Report

Firm name: Shop Direct Finance Company Limited
Group: Shop Direct

Period covered in this report: 1st Jan 2018 to 30th Jun 2018

Brands/trading names covered: Very.co.uk, Littlewoods.com and VeryExclusive.co.uk.

Product / service grouping	Number of complaints opened by volume of business		Number of complaints opened	Number of complaints closed	Percentage closed within 3 days	Percentage closed after 3 days but within 8 weeks	Percentage upheld	Main cause of complaints opened
	Provision (at reporting period end date)	Intermediation (within the reporting period)						
Banking and credit cards								
Home finance								
Insurance and pure protection	9.72 per 1000 policies in force*	N/A	20,327	19,948	5%	53%	94%	Unclear guidance /arrangement
Decumulation and pensions								
Investments								
Credit related	N/A	N/A	29,369	28,158	N/A	N/A	30%	N/A

*Contextualisation; as per the FCA guidance, the "policies in force" total includes past policies which relate to any complaints reported i.e. some complaints are in connection with policies that are no longer in force.

Shop Direct Finance Company Limited. Registered in England and Wales with Registration Number 4660974:
Registered office: Aintree Innovation Centre, Park Lane, Netherton, Bootle, L30 1SL. Tel: 0344 811 8515 Fax 0844 811 3010. Authorised and regulated by the Financial Conduct Authority. VAT number 163 7696 28. Calls made from BT landlines will cost no more than 5p per minute. Charges will vary for calls made via other service providers.



If you wish to complain on any aspect of our service or the goods we provide, you can either contact us through our website and fill in the complaint form in the Help section or write to us with the full details including your account number at:

Customer Excellence
Sandringham House
Sandringham Avenue
Chelmsford
CM92 1LQ

We will acknowledge your complaint in writing within five days of receipt.

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