



# THE VERY GROUP

## Shop Direct Finance Company Complaints

The Very Group is the UK's largest integrated pureplay digital retailer and financial services provider. Our brands are 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 0.36% 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:** The Very Group

**Period covered in this report:** 1<sup>st</sup> Jan 2020 to 30<sup>th</sup> Jun 2020

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

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	6.35 per 1000 policies in force*	N/A	13,279	774	0.78%	0.39%	24%	Unclear guidance /arrangement
Decumulation and pensions								
Investments								
Credit related	N/A	N/A	27,138	25,531	N/A	N/A	34%	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past policies which relate to any complaints reported i.e. some complaints are in connection with policies that are no longer in force.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.



# THE VERY GROUP

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.

**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.**