PROCEEDURE

STELLANTIS

FINANCIAL SERVICES

COMPLAINTS PROCEDURE
2026

PURPOSE

At Stellantis Financial Services, feedback helps us improve and continue to deliver high levels of customer service. Treating our customers fairly and ethically is central to everything we do, and regardless of what part of the journey you're at with us, we're committed to providing a great experience.

LET US KNOW IF YOU'RE NOT HAPPY WITH OUR SERVICE

If something hasn't gone as expected, we want to hear from you so we can put things right. This document explains our complaints process and how we aim to provide you with a prompt, fair and transparent response.

OUR COMMITMENT TO YOU

- To support you if there is an issue with your agreement.
- To resolve concerns as quickly and effectively as possible once you bring them to our attention.
- To direct you to appropriate support if your concern sits outside our area of responsibility.

Raising a complaint with us is free of charge. You do not need to use a solicitor, claims management company, or third party to submit a complaint, and we'll investigate your concerns in the same way whether you contact us directly or choose to use a representative. Where you choose to use a representative, we are not responsible for any fees or charges you may incur from them.

OUR REGULATORY APPROACH

Stellantis Financial Services is required to follow the rules set out in the Financial Conduct Authority (FCA) Handbook, where:

- Your agreement is regulated under the Consumer Credit Act.
- Your complaint relates to an insurance product connected to your agreement with us.

Stellantis Financial Services is a member of the Finance and Leasing Association (FLA) and operates in line with the FLA's Lending Code.

UNREGULATED AGREEMENTS

If your agreement is not regulated, we'll still apply the same complaint-handling standards. However, in these circumstances, certain statutory complaint rights may not apply, such as the right to refer a complaint to the Financial Ombudsman Service.

HOW YOU CAN CONTACT US:

Telephone: 0345 313 3806

Website: Visit our website and complete our online complaints form

If you'd prefer to write to us, you can do so at the following address:

Customer Relations Team,
Stellantis Financial Services UK Ltd
61 London Road,
Redhill,
Surrey,
RH1 1QA

INFORMATION WE MAY NEED FROM YOU

If you use our website, our easy-to-use complaints form will take you through all the key details that we need to help manage your complaint as efficiently as possible.

If you're writing to us by post, to help us deal with your enquiry as efficiently as possible, please provide:

- Your full name

- Vehicle registration and/or agreement number
- Details of the reason for your enquiry
- A contact telephone (landline or mobile number)

OUR COMPLAINT PROCESS

We aim to resolve your complaint as quickly as possible.

If we can resolve your complaint within three business days of receiving it, we'll send you written confirmation of the outcome.

If we're unable to resolve your complaint within three business days, we'll send you an acknowledgement by the fifth business day.

Most complaints are resolved promptly and satisfactorily within eight weeks, and we'll keep you informed throughout the process. However, some complaints can be more complex and require input from third parties. Where this is the case, it may take longer to reach an outcome.

If your complaint falls under the responsibility of another firm, or if we believe responsibility is shared, we'll refer the complaint to the relevant firm and explain our reasons for doing so.

POSSIBLE OUTCOMES OF YOUR COMPLAINT

Once our investigation is complete, we'll issue a final response letter setting out our conclusions. This will confirm whether we:

- Uphold your complaint and, where appropriate, offer redress or compensation.
- Partially uphold your complaint and, where appropriate, offer redress or compensation.
- Offer redress or compensation without upholding the complaint.
- Don't uphold your complaint and offer no redress/compensation.

IF YOU'RE UNHAPPY WITH THE OUTCOME OR TIMESCALES

If we're unable to resolve your complaint within eight weeks, we'll write to you to confirm this and inform you whether you're entitled to refer your complaint to the Financial Ombudsman Service (FOS).

If you receive our final response and remain unhappy with the outcome, you also have the right to refer your complaint to the Financial Ombudsman Service.

Any referral to the FOS must be made within six months of the date of our final response letter. Our final response will include details of how to contact the Financial Ombudsman Service, which explains how they can help.

ABOUT THE FINANCIAL OMBUDSMAN SERVICE (FOS)

The FOS provides a free dispute resolution service for regulated customers. Eligible complainants include:

- Stellantis Financial Service customers or non-customers, and anyone seeking, has, or previously had a relationship with us.
- Small to medium-sized businesses.
- Charities with an annual income below £6.5 million when the complaint is raised.
- Trustees of a trust which has a net asset value below £5 million when the complaint is raised.
- Guarantors of business lending if the business had turnover below £6.5 million when the guarantee was given.

If you're unsure if you're eligible to refer your case to FOS, please contact them directly and they'll confirm if they can help. More information is available on their website at www.financial-ombudsman.org.uk.

MAINTAINING PAYMENTS WHILE WE REVIEW YOUR COMPLAINT

While we investigate your complaint, it's important that you continue to make your monthly payments, in line with the terms and conditions of your agreement.

We share information about the status of your agreement with Credit Reference Agencies, including details of any missed payments, defaults, or breaches of the agreement. This information may also be shared with other lenders and could affect your ability to obtain credit in the future.