

Frequently Asked Questions

➤ How did you get my personal details?

Your details were passed on to us by the original creditor when we were instructed to contact you regarding the account.

➤ Why are PRA Group processing my details with the Credit Referencing Agencies?

We took over responsibility for updating your credit file from the original creditor as part of the legal conditions of sale.

➤ Can I get this data removed?

We will not remove any default data if it has been correctly registered and updated. We are legally required to ensure the data is up-to-date and accurate. Once your account is paid in full we will update your account as “satisfied” which will show any potential creditors that you have cleared your outstanding account with us. If you paid us a settlement amount, your credit file will be updated to reflect this.

➤ What if I want to clear my account with you?

Just call us if you want to settle your account. We have a team of dedicated staff who will arrange an affordable repayment plan best suited to your personal circumstances.

If you have any other questions, please get in touch. We'll be happy to help.

Contact Addresses

➤ PRA Group (UK) Limited

2 The Cross
Kilmarnock
KA1 1LR

Web: www.pragroup.uk.com

Email: complaints@pragroup.uk.com

Phone: 01563 556401

➤ Credit Services Association (CSA)

2 Esh Plaza
Sir Bobby Robson Way
Great Park
Newcastle Upon Tyne
NE13 9BA

Web: www.csa-uk.com

➤ Financial Ombudsman Service (FOS)

Exchange Tower
London
E14 9SR

Web: www.financial-ombudsman.org.uk

➤ Ofcom

Riverside House
2a Southwark Bridge Road
London
SE1 9HA

Web: www.ofcom.org.uk

➤ Ombudsman Services: Energy

PO Box 966
Warrington
WA4 9DF

Web: www.ombudsman-services.org

Resolving your Complaint



Complaints Procedure

Our aim is to offer you the best possible service at all times. However we do understand that, on occasion, you may have grounds for complaint. Your complaint is important to us and we take any complaint received seriously. We have a dedicated, impartial team of caseworkers who review and investigate every complaint we receive.

What happens next?

- Now that we have received your complaint, your case has been assigned to one of our specialist caseworkers who will handle every aspect of your complaint and assist you throughout the duration of the complaints process. Your personal caseworker will oversee proceedings and keep you regularly updated on the progress of your complaint; however you can also contact your caseworker directly for an update if you wish.
- **We will fully investigate the issues you have raised and aim to resolve them as quickly as we can by speaking or writing to you. Your caseworker may contact you by phone or email to obtain more information around aspects of your complaint. If your complaint can be resolved over the phone, we will endeavour to do so.**

How long will it take?

- Our aim is to resolve your complaint in the shortest time possible and if we are able to send you an immediate explanation, we will do so.
- If this is not possible then we will keep you regularly updated of our progress. Whilst the Financial Conduct Authority (FCA) allows eight weeks for us to resolve complaints, wherever we can we will always aim to resolve your complaint well before this deadline.
- Occasionally, it's necessary for us to request further information from the original creditor in order to resolve your complaint. This can delay our response but we will let you know when we expect to have this information.
- When we have fully investigated your complaint, we will issue our final response letter advising you of our findings and our decision regarding your complaint.
- If we have been unable to resolve your complaint after eight weeks, we will provide you with a written response advising of the reasons for this and our estimated date for resolution.
- **Throughout the complaints process your account will be placed on hold and we will not undertake any collections activity**

If you are unhappy with the outcome

- If your complaint remains unresolved after eight weeks or if you are unhappy with the decision in our final response letter, you may have the right to refer your complaint to the Financial Ombudsman Service (FOS).
- The FOS has official powers to resolve complaints between you and any financial business you're unhappy with. They aim to investigate the facts on your behalf and settle disputes fairly between financial businesses and their customers. The FOS will only consider your complaint once you have tried to resolve it with us, so please share your concerns with us first and we will do all we can to help. You can contact FOS by phone on 0300 1239123 or via their website: www.financial-ombudsman.org.uk
- You can also make a complaint to the Credit Services Association (CSA). You can download their complaints form directly from their consumer website page: www.csaconsumers-uk.com
- If your complaint relates to telecommunication service, you can contact Ofcom by phone on 0300 1233333 or via their website: www.ofcom.org.uk
- If your complaint relates to an energy supplier, you can contact the Energy Ombudsman by phone on 0300 4401624 or via their website: www.ombudsman-services.org