Patient Finance Complaints Procedure

Patient information – complaints about finance arrangements

Effective date	Version	Review date
31 August 2026	1.0	August 2027
Document owner Feedback and Complaints Officer / Practice Owners	**Practice** Dentistry at The Crown	**Legal entity** Anderson Dentistry Limited

Anderson Dentistry Limited trading as Dentistry at The Crown is committed to dealing fairly and promptly with complaints relating to patient finance. This procedure explains how to raise a complaint about our role in introducing, arranging or administering patient finance and how we will deal with it.

This is separate from our dental complaints procedure

If your concern is about the quality, outcome or delivery of dental treatment, an appointment, a member of the dental team or another aspect of the practice rather than the finance arrangement itself, please use our Complaints and Feedback Procedure. If your concern involves both treatment and finance, tell us both parts and we will make sure they are handled through the appropriate routes.

1. Who to contact

Our Feedback and Complaints Officer is Leanne McKerchar. Leanne coordinates finance complaints. Beth may also receive finance-related concerns as part of the administration of finance applications, but formal complaints will be passed to Leanne for oversight.

Email	leanne@dentistryatthecrown.co.uk
Telephone	01887 820441
Post / in person	Dentistry at The Crown, 10 Bank Street, Aberfeldy, PH15 2BB

If your complaint is about Leanne McKerchar, it will be handled by Dr Iona Cairns or Dr Chris Cairns, Practice Owners. You may use the same telephone or postal details, or email info@dentistryatthecrown.co.uk and mark your message for the attention of a Practice Owner.

2. What this procedure covers

Examples of finance-related complaints may include concerns about:

- information you were given about a finance option before applying;
- our role in introducing or arranging a finance application;
- the administration or handling of a finance application;
- information or communications relating to repayments, where this relates to our role;
- the way a finance-related concern has been handled; or
- a situation where the treatment and finance issues overlap.

This complaints procedure applies to patient finance options introduced or arranged through the practice and to our finance-related activities. It does not make the practice responsible for a finance provider's own lending decision, such as whether an application for credit is approved or declined.

3. How to make a complaint

You can complain verbally or in writing, including in person, by telephone, by email or by post. You do not need to use a particular form. Please tell us what has happened, what you are unhappy about and what you would like us to do to resolve the matter.

We will make reasonable adjustments where needed to help you access the complaints process.

4. What happens after we receive your complaint

Prompt review and acknowledgement

We will record the complaint promptly, identify the issues raised and consider whether the complaint is about our own finance-related activity, the finance provider or another regulated business. Where a formal acknowledgement is required, we will send this promptly and keep you informed of progress.

Complaints resolved quickly

Where a complaint falling within the relevant financial-services complaints rules is resolved by the close of the third business day following the day it was received, we will provide a written summary resolution communication where required. This will confirm that we consider the complaint resolved and explain any applicable right to refer the matter to the Financial Ombudsman Service if you later remain dissatisfied.

Complaints requiring further investigation

If the complaint cannot be resolved quickly, it will be investigated fairly and without avoidable delay. For complaints subject to the standard FCA complaints timetable, we will send a final response as soon as possible and normally no later than eight weeks after receipt.

If we are unable to provide a final response within eight weeks, where the relevant rules apply we will explain why and tell you about any right you may have to refer the complaint to the Financial Ombudsman Service at that stage.

5. If another business is responsible for all or part of the complaint

Patient finance may involve a finance provider and, depending on the regulatory arrangement, another responsible regulated firm or principal. If we reasonably consider that another business is solely or jointly responsible for all or part of your complaint, we may forward the relevant complaint or part of it to that business. We will tell you if we do this and provide the relevant contact details where appropriate.

> **Important**
> Our final response, or the response from the responsible regulated business, will confirm the appropriate next step and whether the complaint is eligible to be referred to the Financial Ombudsman Service. We do not want to misdirect you between the practice, the finance provider and any regulatory principal.

6. Our final response

Where we are responsible for issuing the final response, it will summarise the complaint and explain the outcome. It will state whether we accept the complaint, offer any appropriate remedial action or redress, or do not accept the complaint and explain why.

Where the complaint falls within the jurisdiction of the Financial Ombudsman Service, the final response will explain your right to refer the complaint and the applicable time limit.

7. Financial Ombudsman Service

The Financial Ombudsman Service (FOS) is a free independent service for resolving eligible complaints between consumers and financial businesses. For most complaints within its jurisdiction, a consumer can approach FOS after receiving a final response, or if the responsible business has not issued a final response within the applicable eight-week period.

If you receive a final response that gives you a right to refer your complaint to FOS, you will normally need to do so within six months of the date of that final response. The final response will explain the relevant deadline.

Helpline	0800 023 4567
Website	https://www.financial-ombudsman.org.uk/
Post	Financial Ombudsman Service, Exchange Tower, London, E14 9SR

8. Confidentiality and records

We will handle finance complaints confidentially and will only share information where this is necessary and lawful to investigate the complaint, meet regulatory obligations, or liaise with the relevant finance provider or responsible regulated business. We will keep appropriate records of complaints and the steps taken to resolve them.

9. Complaints involving both finance and dental treatment

Some complaints may involve both the finance arrangement and the underlying dental treatment. We will identify the separate issues and make sure each part is handled under the appropriate procedure. This may mean that the dental element follows our Complaints and Feedback Procedure while the finance element is considered under this procedure and, where necessary, by the relevant finance provider or regulated business.