

Customer Complaints Procedure

At PACCAR Financial we are committed to providing our customers with the highest standards of service. However, there may be occasions when our service does not meet your expectations. This guide is intended to communicate the process we will follow should you feel the need to complain. The procedure has been designed to meet the requirements of the Financial Ombudsman Service (FOS) and the Business and Lending Codes of the Finance & Leasing Association (FLA).

Although we will deal with any issues you may have on the telephone, should you wish to make a formal complaint, please write to us at the below address or email us (details below). Alternatively, if you are unable to write to us, please telephone us to report your complaint on 0845 603 6175. All complaints should be addressed to Megan Hard, Manager Business Administration, who is responsible for handling all complaints and overseeing their resolution, at:

PACCAR Financial PLC
Haddenham Business Park
Pegasus Way
Haddenham
Buckinghamshire
HP17 8LJ

Or by emailing salesupportuk@paccar.com

- We will send you a written acknowledgement within five working days of receiving your complaint, logging it within our internal process to ensure the complaint is properly handled.
- We will make every effort to resolve your complaint as quickly as possible. However, we may have to fully investigate further and review our findings. We will then formally write to you with the results of our investigation.
- In the meantime, should you have any concerns, please contact the member of staff whose name will appear on the acknowledgement letter.
- If your complaint is covered by the FOS jurisdiction, we will try to ensure a resolution has been achieved with you within eight (8) weeks of logging the complaint. If it remains unresolved after 8 weeks, we must refer you to the FOS by a "final response" letter from us.

If you remain dissatisfied following our final response letter, you have the option to refer the matter to the FOS at:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

T 0845 080 1800
F 020 7964 1001

www.financial-ombudsman.org.uk

Email address: complaint.info@financial-ombudsman.org.uk

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Should you wish to refer the matter to the FOS after receiving our final response, you should do so as soon as possible after our final response and certainly within six months of receiving our final response. Outside this time period the FOS has the discretion whether to review your complaint or not. We are legally obliged to co-operate with the FOS, and we will provide all details and documents as requested by them and will comply with their ruling.

Please note:

You should allow us to complete our Internal Complaints Procedure before you refer your concerns to the FOS.

There are certain types of complaint which are outside the jurisdiction of the FOS. Before you refer the matter to the FOS you may wish to contact them on 0845 080 1800 to discuss your complaint. You can also visit their website for more information.

Before this option becomes available to you and within the 8 week period during the initial stages of your complaint, you may find it helpful to make use of the FLA's conciliation scheme to resolve your complaint. We are full members of the FLA and are bound by their Business and Lending Codes. Please address all complaints to:

The Compliance Manager
Finance and Leasing Association
Imperial House
15-19 Kingsway
London
WC2B 6UN

T 020 7836 6511
F 020 7420 9600

www.fla.org.uk

Email address: code@fla.org.uk

PACCAR Financial PLC

Haddenham Business Park, Pegasus Way, Haddenham, Buckinghamshire, HP17 8LJ

• Tel: 01844 261122 • Fax: 01844 261113

Registered in England No. 04160861 at

9400 Garsington Road, Oxford Business Park, Oxford, OX4 2HN