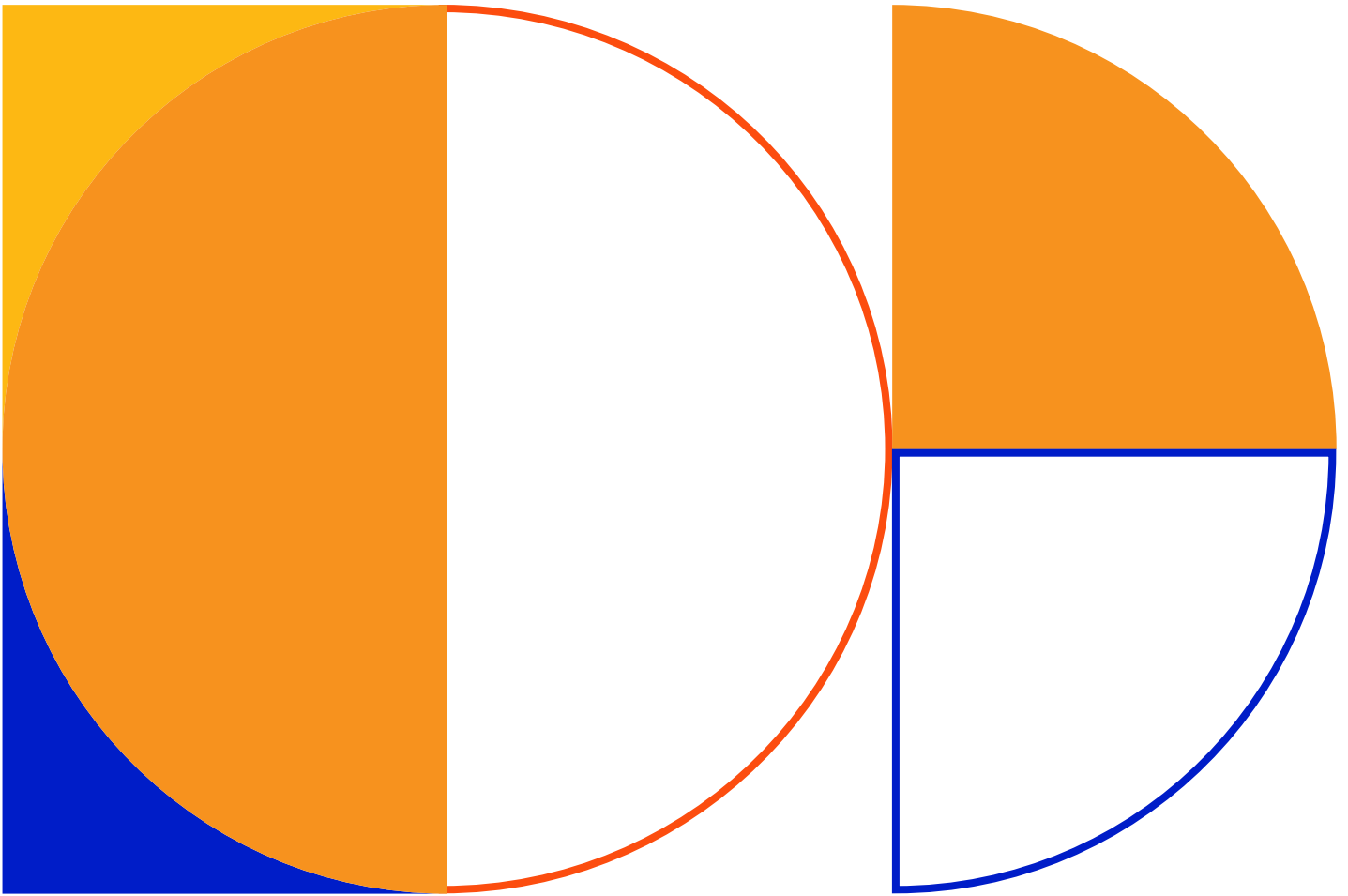




19th June 2026

SG Fleet UK Complaints Handling Policy

Version 3.0

SG Fleet Group Limited
ABN 40 167 554 574

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1. Policy Statement

SG Fleet UK (sgfleet) is committed to delivering the highest levels of customer service and ensuring that complaints are handled fairly, transparently and efficiently. We recognise that complaints provide valuable feedback and opportunities to improve our products, services and customer experience. If you are dissatisfied with any aspect of our service, we encourage you to tell us so that we can work towards a resolution. SG Fleet UK is committed to:

- treating all complaints fairly and impartially;
- making our complaints process accessible and easy to use;
- responding to complaints promptly and professionally;
- keeping customers informed throughout the complaint handling process; and
- using complaint outcomes to continually improve our products and services

This policy applies to both:

- **Regulated agreements:** (covered by Financial Conduct Authority rules and eligible for the Financial Ombudsman Service), and
- **Unregulated corporate leasing agreements:** (not governed by FCA rules but still handled through our internal complaints process and eligible for BVRLA conciliation).

This document explains how to make a complaint, how we will handle it, and the escalation options available if you remain dissatisfied with the outcome.

2. How to Lodge a Complaint?

You can make a complaint either verbally or in writing by contacting our team in the following ways:

Consumer Customers (Regulated Agreements)	Corporate Customers (Unregulated Agreements)
Email: complaints.uk@sgfleet.com	Email: complaints.uk@sgfleet.com
Phone: 0344 8545 161 (Mon–Fri, 8:30–17:30)	Phone: 0344 8545 100 (Mon–Fri, 9:00–17:30)
In Writing:	In Writing:
Consumer Team	Customer Services Manager
SG Fleet UK Limited	SG Fleet UK Limited
Station Court, Old Station Road	Station Court, Old Station Road
Hampton-in-Arden, Solihull	Hampton-in-Arden, Solihull
West Midlands, B92 0HA	West Midlands, B92 0HA

SG Fleet UK is committed to supporting customers who may experience difficulties in lodging a complaint. If you require additional assistance, please let us know and we will make reasonable adjustments to support your needs throughout the complaint handling process.

Where someone is acting on your behalf, we will request written authority before discussing your complaint for data protection purposes.

3. Our Complaint Handling Process

To help us fully investigate your complaint, please remember to have available or include:

- Your full name and address
- Your agreement number or vehicle registration number
- Full details of your complaint (please include dates)
- Copies of any relevant supporting documentation
- How you have been affected by this
- How you would like us to rectify the situation
- How and when you would prefer us to contact you

4. What we will do

We aim to resolve any complaints as quickly as possible. However, if the complaint is complex in nature or requires further investigation, this may take longer. The process differs depending on whether your agreement is regulated or unregulated.

4.1. Regulated Agreements (Consumer Customers)

- **Where your complaint relates to regulated agreements, we will:**
 - acknowledge your complaint within five working days;
 - provide details of the person responsible for managing your complaint;
 - investigate the circumstances giving rise to your complaint;
 - keep you informed of progress throughout the investigation; and
 - provide a Final Response as soon as possible and within eight weeks of receiving your complaint where required under FCA rules.
- **Where we are unable to provide a Final Response within eight weeks, we will write to you explaining:**
 - explaining why we are still unable to give a Final Response;
 - giving reasons for the delay;
 - indicating when you should expect to receive a Final Response, and;
 - providing details of any right you may have to refer the matter to the Financial Ombudsman Service, together with a copy of their consumer leaflet.

• 4.2. Unregulated Corporate Agreements

Although these complaints are not subject to FCA DISP requirements, SG Fleet UK follows a consistent complaint handling framework. We will:

- acknowledge receipt of your complaint within five working days;
- confirm who is managing your complaint;
- investigate the issues raised;
- keep you informed of our progress; and
- provide a Final Response as soon as reasonably possible

Where additional time is required to complete our investigation, we will explain the reasons for the delay and provide an updated timeframe for our response.

5. What to do if you are not satisfied with the outcome

If you remain dissatisfied after receiving our Final Response, you may have the option of referring your complaint to an independent external dispute resolution body, depending on the type of agreement involved.

5.1. Regulated Agreements - The Financial Ombudsman Service (FOS)

The FOS was set up by parliament to settle individual disputes between consumers and businesses providing financial services. This is a free, independent service for consumers to raise unresolved complaints to, so that they can be considered on an impartial basis. Their role is to take a fact-based approach to settling disputes, without taking sides.

The FOS can consider complaints related to regulated products and from customers who are:

- **A Consumer** – any natural person acting for purposes outside his trade, business, or profession,
- **A Charity or Trust** – with an annual income, or net asset value of less than £1 million,
- **A 'micro-enterprise'** – a small business that employs fewer than 10 persons and has a turnover or annual balance sheet that does not exceed €2 million.

For further guidance on whether the FOS can assist with your complaint, you can consult their complaint checker via their website below.

The FOS may be contacted by the following:

- **Website:** www.financial-ombudsman.org.uk/make-complaint
- **Email:** complaint.info@financial-ombudsman.org.uk
- **Telephone:**
0800 023 4567 (Mon-Fri 08:00 – 17:00 - free for most people calling from a fixed line)
0300 123 9123 (cheaper for those calling using a mobile)
+44 20 7964 0500 (if calling from abroad)
(18002) 0207964 1000 (calls using Relay UK)

- **In writing:**

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Please note that if you exercise your right to refer your complaint to the Financial Ombudsman Service, free of charge, you must do so within six months of the date of our Final Response Letter or Email. If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances, for example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

5.2. Unregulated Agreements - British Vehicle Rental and Leasing Association (BVRLA)

SG Fleet UK is a member of the British Vehicle Rental and Leasing Association (BVRLA).

Where a complaint does not qualify for referral to the Financial Ombudsman Service, you may be eligible to refer the matter to the BVRLA for alternative dispute resolution.

Complaints must first be raised with and investigated by SG Fleet UK before they can be referred to the BVRLA

The BVRLA accept complaints in writing via their website:

- **Website:** www.bvrla.co.uk (under Consumer Advice section)

Alternatively, you can seek further guidance and support by contacting them via the following:

- **Phone:** 01494 434747

Complaints should be referred to SG Fleet in the first instance before they may be considered by either The Financial Ombudsman Service or the BVRLA.

If you would like a large print version of this information, please contact us on:

- Corporate: 0344 8545 100
- Consumer: 0344 8545 161

6. Privacy Complaints (Data Protection Matters)

Privacy complaints relate to how we collect, use, store, or share personal information. These complaints follow UK GDPR and the UK Privacy Complaints Procedure.

- **Please direct privacy complaints to:**

Privacy Officer
Email: ukprivacy@sgfleet.com
Address: Station Court, Old Station Road, Hampton in Arden, Solihull, B92 0HA

We will acknowledge your complaint and provide a response within one month. For complex matters, this may be extended by up to two additional months, and we will inform you if this applies.

SG Fleet does not provide an internal escalation route for privacy complaints. If you remain dissatisfied with our response, you may escalate your complaint to the Information Commissioner's Office (ICO) at:

- **Website:** www.ico.org.uk
- **Phone:** 0303 123 1113
- **Address:** Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF

Privacy complaints do not fall under the Financial Ombudsman Service or BVRLA processes. Raising a privacy complaint will not affect your relationship with SG Fleet UK. Alternative formats are available on request.

Compliance Statement

SG Fleet UK is committed to maintaining fair, transparent, accessible and effective complaint handling arrangements.

This policy has been developed with reference to:

- Financial Conduct Authority (FCA) Dispute Resolution: Complaints (DISP) Rules;
- Financial Ombudsman Service requirements;
- British Vehicle Rental and Leasing Association (BVRLA) Code of Conduct;
- UK General Data Protection Regulation (UK GDPR); and
- Data Protection Act 2018.

By following these principles, SG Fleet UK aims to ensure that complaints are managed consistently, impartially and in accordance with applicable regulatory requirements.

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Revision History

Version	Date of Revision	Updated by	Description of change	Approval reference
V1.0	2026.02	Jacqueline Maya	Creation of Policy (replacing and combining existing regulated and unregulated customer facing SG Fleet Complaints Policy.	SGRCR-1893
V2.0	2026.06	Jacqueline Maya	Update to meet the UK Privacy Complaints Procedure (effective 19 June 2026).	SGRCR-2209
V3.0	2026.07	Jacqueline Maya	Updated policy structure and wording to align with SG Fleet Australia's Complaint Handling and Dispute Resolution Policy format and tone, whilst maintaining UK regulatory and complaint handling requirements.	Andy Webb

