

Complaints Information for Our Customers

Customer complaints procedure

This complaints procedure is issued by Hyundai Connected Mobility GmbH, a company incorporated in Germany and registered under number FC041472, whose registered office is at 5 Kaiserleipromenade, Offenbach, Hessen, 63067, Germany, acting in the UK through its UK establishment at Birchwood Building, Springfield Drive, Leatherhead, Surrey KT22 7LP (UK establishment number BR026590) (“we”, “us” or “our”).

Document control

Document owner	Complaints Officer	Managed by	Customer Care
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Complaints Officer contact details

Telephone: 03443 460 124

Email: customercare@moceansubscription.co.uk

Address: Hyundai Connected Mobility GmbH, acting in the UK through its UK establishment at Birchwood Building, Springfield Drive, Leatherhead, Surrey KT22 7LP

1. How our firm handles complaints

We aim to provide a high standard of service to every customer. If something goes wrong, we will treat the complaint seriously and seek to resolve it promptly, fairly, consistently and with due regard to the customer’s individual circumstances.

Customers will not be disadvantaged for raising a complaint. We will use complaints information to identify root causes, improve customer outcomes and reduce the likelihood of similar issues recurring.

2. Making and identifying a complaint

A complaint may be made verbally or in writing using the contact details above. A customer does not need to use the word “complaint”. Any expression of dissatisfaction will be assessed on its substance and handled appropriately.

Where a customer requires an alternative communication format, additional support or another reasonable adjustment, the customer should tell us what would help. We will consider the request and seek to provide appropriate assistance. A representative may raise a complaint where suitable authority has been provided.

3. Responsibility for handling complaints

Any employee who receives a complaint must refer it promptly to the Complaints Officer. The Complaints Officer is responsible for ensuring that the complaint is recorded, investigated fairly and answered within the applicable timeframe. If the Complaints Officer is unavailable, responsibility will pass to an authorised deputy or an appropriate member of senior management.

All employees involved in a complaint must preserve relevant records and co-operate fully with the investigation.

4. Our regulatory relationship

We are an Appointed Representative of Product Partnerships Limited (FRN: 626349), which is authorised and regulated by the Financial Conduct Authority. Where a complaint concerns finance or connected regulated services, the customer may also refer the matter to Product Partnerships Limited using the following details:

- Product Partnerships Limited, Second Floor, Atlas House, 31 Kings Street, Leeds LS1 2HL
- Email: info@productpartnerships.com

We will notify or involve Product Partnerships Limited where required by our regulatory arrangements and applicable procedures.

5. On receipt of a complaint

On receipt of a complaint, we will:

- record the complaint promptly;
- send a prompt written acknowledgement, unless the complaint is resolved within three business days and a Summary Resolution Communication is issued;
- provide early reassurance that the complaint has been received and is being handled;
- explain the applicable response timeframe;
- confirm our understanding of the complaint and seek clarification where necessary;
- investigate the matter fairly, impartially and proportionately;
- keep the complainant reasonably informed of progress;
- communicate our findings, decision and any proposed remedy clearly; and
- identify any root cause, lessons learned or corrective action arising from the complaint.

6. Complaints involving another organisation

We will establish whether the complaint relates to advice or information provided, our service, the service or performance of a product provider, finance or a connected service, the quality of goods, or the actions of another organisation. Uncertainty about responsibility will not delay our initial assessment or any action needed to protect the customer's interests.

If another organisation is wholly or partly responsible, we will follow the applicable referral arrangements and tell the customer in writing what has been referred, to whom and why. Where responsibility is shared, we will co-operate with the other organisation and explain which aspects we are handling.

7. Investigation and fair outcomes

The Complaints Officer will establish the nature and scope of the complaint, having due regard to the requirement to deal with complaints promptly and fairly, provide clear replies and, where appropriate, offer fair redress.

The investigation will consider what happened, the effect on the customer, all relevant evidence, whether applicable policies and requirements were followed, the customer's individual circumstances and support needs, whether similar customers may have been affected, and whether remedial action or redress is appropriate.

Where an error or service failure is identified, we will consider appropriate action to put matters right. This may include an explanation, apology, corrective action or financial redress, depending on the circumstances.

8. Complaints resolved within three business days

If a complaint is resolved to the customer's satisfaction by close of business on the third business day following the day on which it is received, we will promptly issue a written Summary Resolution Communication. This communication will:

- confirm that a complaint was made;
- state that we consider the complaint resolved;
- explain that the customer may refer the matter back to us if they remain dissatisfied;
- where the complaint is eligible, explain any right to refer the complaint to the Financial Ombudsman Service; and
- where the complaint is eligible, include the Financial Ombudsman Service website details and the applicable regulatory wording concerning referral time limits.

We may also use another communication method where this better meets the customer's needs or where that method has already been used during the complaint, but the written Summary Resolution Communication will still be provided.

9. Complaints not resolved within three business days

Where a complaint is not resolved by close of business on the third business day following the day on which it is received, we will follow the formal complaints process. We will:

- send a prompt written acknowledgement;
- provide or make available details of our complaints-handling procedure;
- explain when the customer should expect a response;
- investigate the complaint fully and fairly;
- keep the customer reasonably informed of progress; and
- issue a final response as soon as possible and, for most complaints, no later than eight weeks after receipt.

The applicable deadline may differ for certain complaint types. The acknowledgement will identify the timeframe that applies.

10. Final response

Our final response will summarise the complaint, explain the investigation and state our decision and reasons clearly. Where relevant, it will set out any remedy or redress offered and explain how financial redress has been calculated. Any agreed redress will be paid promptly and in full.

Where the complaint is eligible, the final response will provide the Financial Ombudsman Service contact and website details, explain any right to refer the complaint and the applicable six-month referral deadline, include or refer to the applicable explanatory information, and state whether we consent to the Financial Ombudsman Service considering the complaint outside the relevant time limits using the required regulatory wording.

11. If we cannot issue a final response within eight weeks

If we are unable to issue a final response within the applicable timeframe, we will write to the complainant explaining why the investigation has not concluded, the current position and when a final response is expected. We will also explain any right to refer the matter to the Financial Ombudsman Service and provide the applicable contact, website and time-limit information.

12. Financial Ombudsman Service

Eligible complainants may be able to refer a complaint to the Financial Ombudsman Service if they are dissatisfied with our final response or if we have not issued a final response within the applicable timeframe. Eligibility is determined under the rules applying at the time of referral.

A referral must normally be made within six months of the date of our final response, although exceptions may apply.

- Address: Financial Ombudsman Service, Exchange Tower, London E14 9SR
- Telephone: 0800 023 4567
- Telephone: 0300 123 9123
- Telephone from abroad: +44 20 7964 0500
- Email: complaint.info@financial-ombudsman.org
- Website: www.financial-ombudsman.org.uk

13. Recording, monitoring and continuous improvement

We will maintain appropriate complaint records in accordance with applicable regulatory requirements and our internal retention arrangements. Complaint information will be reviewed periodically to identify:

- volumes, recurring themes and affected customer journeys;

- root causes and actual or potential customer harm;
- complaints involving vulnerable customers or communication needs;
- timeliness and quality of responses;
- redress and remedial action;
- repeat complaints or systemic issues; and
- lessons learned and required process improvements.

Corrective actions will have an owner, target date and completion status. Significant findings and overdue actions will be escalated through the appropriate governance arrangements and shared with Product Partnerships Limited where required.

14. Policy review and approval

This policy will be reviewed at least annually and sooner following any relevant regulatory, organisational, product, service or process change, complaint trend, root-cause finding, control failure or customer-harm event.

The review will verify regulatory accuracy, contact details, operational effectiveness, complaint trends, root causes, lessons learned and completion of corrective actions. Amendments will be documented through version control and approved under the applicable governance process.

Approval note: Contact details, the Product Partnerships Limited postal address, Financial Ombudsman Service details and required regulatory wording must be validated before approval and publication.