

## BMW Financial Services - Complaints Process

### How to submit a complaint.

If our products or services do not live up to your expectations, you have the right to complain. When we get a complaint from you, we will listen to you and do our best to solve your issue quickly and fairly. While we do this, we will keep you updated.

Whether you are a customer with us or a potential customer, you can complain about something you are not happy about.

### Ways to Complain.

You can submit a complaint by email, in writing or by calling us.

You can contact us by:

**Writing:** Swift Square, Santry Demesne, Dublin 9 D09 AOE4

**Email:** [bmwcustomerservices@bmwfin.ie](mailto:bmwcustomerservices@bmwfin.ie)

**Phone:** 0818 253 181

**Web:** [www.bmw.ie](http://www.bmw.ie)

### How we manage your complaint.

We recognise that there will be times when customers are unhappy with the service, they receive from us.

When we get your complaint, we will try to resolve it as soon as possible. As part of the investigation, we may need to contact you to discuss the issue.

If we are unable to resolve your complaint to your satisfaction within **5 business days** (Business Days are Monday to Friday and exclude Bank Holidays), we will write to you to let you know that we got your complaint.

When we say that we will write to you, we mean that we will send you a letter or an email. We will also give you a complaint reference number and let you know the name of the person dealing with your complaint.

We will need more time to investigate some complaints. If this is the case, we will write and let you know within **20 business days**.

We aim to decide on your complaint within **40 business days**.

If we cannot give you a final response within **40 business days**, we will clearly explain why, and we will tell you when we expect to give you a final response.

We will keep you fully informed and will contact you every **20 business days** until we complete our investigation. When we have reached the end of our investigation, we will write to you with our final response.

### **If you are not happy with our Final Response.**

We will always aim to deal with your complaint fairly and promptly, but we understand that it will not always be possible resolve the matter.

If you are not satisfied with the outcome, you can take your complaint to the Financial Services and Pensions Ombudsman (FSPO). The Financial Services and Pensions Ombudsman is independent. They deal with complaints from consumers about financial service providers. It is a free service for you.

You can contact the FSPO at:

#### **Financial Services and Pensions Ombudsman (FSPO)**

Lincoln House

Lincoln Place

Dublin 2

D02 VH29

**Tel:** (01) 567 7000

**Email:** [info@fspo.ie](mailto:info@fspo.ie)

**Web:** [www.fspo.ie](http://www.fspo.ie)

### **Other ways to Complain.**

If you bought a car through finance with us, and you have a dispute with the retailer about their service or the car, you can also make a complaint to the dealer where you purchased the vehicle. If you are not happy with the way they dealt with your complaint and the dealer is a member of the Society of the Irish Motor Industry (SIMI), you can also make a complaint to SIMI. The details for SIMI are provided below. SIMI are a motor industry body who can investigate complaints between consumers and dealers. The Details for SIMI are below:

**Society of Irish Motor Industry (SIMI)**

5 Upper Pembroke Street

Dublin 2.

**Phone:** 01 6761690

**Email:** [info@simi.ie](mailto:info@simi.ie)

**Web:** [www.SIML.ie](http://www.SIML.ie)

BMW Financial Services (Ireland) DAC is regulated by the Central Bank of Ireland.