

HDFSE COMPLAINTS RESOLUTION PROCEDURE

Rules issued by the Financial Conduct Authority (“FCA”) detail the how firms regulated by the FCA, including, Harley-Davidson Financial Services Europe Limited (“HDFSE”), must manage consumer complaints about financial products sold or made available by the firms. In compliance with the rules, HDFSE is required to provide you with details of how your complaint will be handled by us.

Contact Details: Complaints Manager
Phone: +44 (0) 208 106 1764
Email: ukcomplaints@hdfsi.com

Section A – Complaint about HDFSE

- 1) If your complaint has arisen due to the actions or omissions of HDFSE and is not resolved within three (3) business days, then within five (5) days of receipt of your complaint, HDFSE will acknowledge your complaint, in writing, and provide you the name or job title of the person handling your complaint and when you can expect a response and provide a copy of HDFSE’s Complaints Resolution Procedure.
- 2) When HDFSE has a final response to your complaint, HDFSE will provide you a written response and a copy of the Financial Ombudsman Service’s (“FOS”) explanatory leaflet, or a link to the FOS consumer leaflet - <https://www.financial-ombudsman.org.uk/businesses/resolving-complaint/ordering-leaflet/leaflet> - if your complaint was referred by email. A hard copy of the leaflet can still be posted to you on request, HDFSE will also inform you that you may refer the complaint to the FOS if you are dissatisfied with the final response, which referral must be done within six (6) months of the date of HDFSE’s final response.
- 3) If HDFSE is unable to issue its response to the complaint in four (4) weeks, HDFSE will contact you in writing and state the reasons why HDFSE cannot resolve the dispute at the present time and inform you that HDFSE will be writing to you again by a date falling within eight (8) weeks of your original complaint.
- 4) If HDFSE is still unable to resolve the complaint in eight (8) weeks, HDFSE will contact you in writing and state the reasons why HDFSE cannot resolve the dispute at the present time and inform you when HDFSE expects to provide you with a final response. HDFSE will also provide you a copy of the FOS explanatory leaflet and inform you that you may refer the complaint to the FOS if you are dissatisfied with the delay.

Section B – Complaint about H-D Dealer or Provider

- 5) If the complaint has arisen due to the actions or omissions of a Harley-Davidson Dealer (“H-D Dealer”) and is not resolved within twenty-four (24) hours, then within five (5) days of receipt of your complaint, HDFSE will acknowledge your complaint, in writing. and provide you the name or job title of the person handling your complaint and when you can expect a response and provide a copy of HDFSE’s Complaints Resolution Procedure. After investigation and confirmation that the complaint is due to the actions or omissions of an H-D Dealer, HDFSE will refer your complaint to the H-D Dealer for investigation and resolution, and HDFSE will advise you in its final response to your complaint of the referral. You should contact the H-D Dealer for resolution. HDFSE is not the correct party to resolve the complaint. We will notify you of this in our response.
- 6) If the complaint has arisen due to the terms and conditions of an insurance or warranty policy or other insurance/financial product offered by a provider (“Provider”) and is not resolved within twenty-four (24) hours, then within five (5) days of receipt of your complaint, HDFSE will acknowledge your complaint, in writing, and provide you the name or job title of the person handling your complaint and when you can expect a response and provide a copy of HDFSE’s Complaints Resolution Procedure. After investigation and confirmation that the complaint relates to a Provider, HDFSE will refer your complaint to the Provider for resolution, and HDFSE will advise you in its final

response to your complaint of the referral. You should contact the Provider for resolution. HDFSE is not the correct party to resolve the complaint. We will notify you of this in our response.

- 7) If your complaint was referred to a H-D Dealer or a Provider, HDFSE may contact the H-D Dealer or Provider to find out if and how the complaint has been resolved. Your complaint will however be with the H-D Dealer or Provider, as applicable, and HDFSE is not the correct party to resolve it.