

Complaints about our Credit Services

Next strives for outstanding customer service at all times, but we understand that, occasionally things go wrong.

This guide explains what you can do if you're unhappy, after using a Next credit product or service.

Who do I contact?

Please get in touch with our Contact Centre and include full details of your complaint, as well as your full name, customer account number and first line of address.

You can either give us a call on 0333 777 8000 † (option 5), email complaints@next.co.uk, or write to us at:
Next Online
20 Radar Road
Leicester
LE3 1UF

How long will it take to resolve my complaint?

We aim to resolve all complaints as quickly as possible.

Complaints handled by our Contact Centre are usually resolved within 3 business days* from receipt.

If our Contact Centre is unable to resolve your complaint, it will be passed to our Customer Escalations Team, who will acknowledge it within 5 business days.

We'll keep you informed at each stage of your complaint. In most cases you'll receive our final response within 8 weeks from receipt. The actual time it takes to resolve things fully will depend on the complexity of the issue.

If we're unable to resolve your complaint within 8 weeks, we'll explain the reason why and tell you when we expect to be able to resolve it.

What if I remain dissatisfied?

If we've provided our response to your complaint (or we've been unable to resolve it within 8 weeks) and you remain unhappy, as you don't feel the matter has been resolved to your satisfaction, you may be able to refer your complaint to the Financial Ombudsman Service.

The Ombudsman will only consider your complaint if you have given us the opportunity to resolve it first.

We'll confirm your right to refer to the Ombudsman and provide their contact details within our final response. If we're unable to resolve your complaint you'll receive this confirmation no longer than 8 weeks after we receive your complaint.

The Financial Ombudsman Service's contact details are:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Tel: 0800 023 4567
www.financial-ombudsman.org.uk

Following these procedures will not affect your right to take legal action.

† For call charges contact your service provider.

* Business days exclude Saturday, Sunday, Good Friday, Christmas Day or Bank Holidays. Our normal working hours are Monday to Friday 9.00am to 5.00pm. Therefore, any complaints received after 5.00pm may be treated as received on the following business day.

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