Rural Finance Ltd and Hire That Money Ltd are committed to providing high quality service. We acknowledge that it may not be perfect for every individual, so we have set up the following complaints procedure.

For complaints relating to Motor Finance Discretionary Commission Arrangements, please go to the heading Motor Finance Discretionary Commission Arrangements Complaints to find important information regarding your complaint.

Get in contact with us:
Telephone Number: 01978660360
Email: compliance@rural-finance.co.uk
Post: 5 Wilkinson Court, Wilkinson Business Park, Wrexham, LL13 9AE

Clarification
As Rural Finance is a regulated Credit Broker we work alongside dealerships, manufacturers, and Finance Companies so we will need to assess who the complaint is in relation to.
If the complaint is in relation to the goods purchased, dealership, manufacturer, or Finance Company we will not hesitate in taking your complaint to the provider with your authorisation.
If the complaint is regarding the service, we have provided we will adhere to this complaint procedure.

Eligible Complaints
Eligible complainants are those who have a potential claim against a firm based whereby it believes they have suffered a financial loss due to poor advice or service that are:

a) Private Individuals
b) Companies within the EU definition of a microenterprise
c) Charities with an income of under £1,000,000
d) Trustees of a trust with assets of under £1,000,000

The Financial Conduct Authority complaints rules apply to complaints: Made by, or on behalf of, an eligible complainant.

a) Relating to regulated activity.
b) Involving an allegation that the complainant has suffered, or may suffer, financial loss, material distress or material inconvenience.
c) Not resolved by close of business on the day following receipt.

Complaints Process

Our Customer Service team will log your complaint and refer it to our Complaints team. The Complaints team will acknowledge it in writing. Rural Finance Ltd will look to investigate the complaint compliantly, diligently, and impartially, obtaining additional information where necessary.

Rural Finance will look to assess fairly, consistently, and promptly:

a) The subject matter of the complaint
b) Whether the complaint shall be upheld
c) What remedial action or redress may be appropriate

We will always look to keep you updated throughout the compliant. The complaint must be dealt with within 8 weeks.

If there are mitigating circumstances holding up the complaint, we MUST respond to you informing you of what is holding the complaint up.

Rural Finance will then look to issue you with a Final Response Letter, within the Final Response Letter we will inform you of the decision and our findings regarding your complaint. We will also supply you with The Financial Ombudsman's leaflet and contact details in case you require further advice or are unhappy with the handling of your complaint.

Complaints resolved by close of the third business day.

If we have resolved your complaint to your satisfaction within 3 business days, this complaint can be actioned differently.

This complaint will be processed, and information sent to you to comply with the Summary Resolution Communication guidance from the Financial Conduct Authority. This will be in the form of written communication where:

a) refers to the fact that you have made a complaint and informs you that we now consider the complaint to have been resolved to your satisfaction.
b) We will tell you that if you subsequently decide that you are dissatisfied with the resolution of the complaint you may be able to refer the complaint back to us for further consideration or alternatively refer the complaint to the Financial Ombudsman Service.
c) We will indicate whether we consent to waive the relevant time limits, where we have discretion in such matters.
d) Provide the website address of the Financial Ombudsman Service and guidance of where you can find the information on their website; and
e) A Financial Ombudsman Service leaflet, detailing their services and contact details.

The Financial Ombudsman Service
The Financial Ombudsman Service is a free and impartial service that settles complaints between consumers and businesses that provide financial services.

You must contact the Financial Ombudsman within six months of our Final Response Letter.

Address - Exchange Tower, London, E14 9SR
Helpline - 0800 023 4567
Email - complaint.info@financial-ombudsman.org.uk
Website - www.financial-ombudsman.org.uk

Where a complaint is referred to the Financial Ombudsman, Rural Finance will cooperate fully and comply fully with any settlement requests or rulings.

Motor Finance Discretionary Commission Arrangements Complaints

Rural Finance Limited is a credit broker and not a lender. If your complaint is in relation to the lender of your finance agreement, you will need to contact them directly. If you are unsure which lender your finance agreement is/was with, please contact us at compliance@rural-finance.co.uk. If your complaint is intended for Rural Finance Limited, please see the information below.

FCA Review

The FCA is currently carrying out a review into commission on Motor Finance agreements. This includes Discretionary Commission Arrangements (DCA) and Non-Discretionary commission Arrangements (non-DCA).

While they carry out this review, the FCA has confirmed they are pausing the 8-week time limit to respond to DCA and non-DCA complaints. For complaints relating to DCA received between 17 November 2023 and 04 December 2025, the Final Response will not be issued until after 04 December 2025. For non-DCA complaints received on or after 26 October 2024, the Final Response will not be issued until after 04 December 2025.

The FCAs review into DCA is on agreements that started before 28 January 2021. If the Motor Finance agreement was taken out before 28 January 2021, there may have been a DCA in place. The FCA banned all Motor finance DCA on the 28 January 2021. Therefore, if your Motor Finance agreement was taken out after this date, your agreement will not be included within the DCA complaints procedure as this type of commission arrangement was already banned. The FCAs definition of a motor finance non-DCA commission complaint covers regulated motor leasing agreements, as well as regulated motor credit agreements.

You can find further information about the reason for the pause and how this may affect you on the FCA website: https://www.fca.org.uk/consumers/car-finance-complaints.

Next Steps

You will still receive a written acknowledgement within 5 working days confirming receipt of your complaint. However, you will not receive a Final Response Letter until after the pause has been lifted by the FCA.

We will keep you informed of the status of your complaint.

DCA Complaint Resolution

Customers who receive a final response to such complaints will have until the later of either 15 months from when the final response is sent or 29 July 2026 to refer their complaint to the Financial Ombudsman Service.

Contact

If you think you might have been affected or if you have any queries regarding this information, please contact us at compliance@rural-finance.co.uk or call us on 01978660360.