

## About Arrow Global

### 1. Who is Arrow Global?

Arrow is an innovative and valued partner in credit and asset management. We also purchase debt portfolios, which are then directly managed by our partner network and specialist debt management companies.

### 2. Why has Arrow Global contacted me?

If you've received a communication from a company that references Arrow Global (either in the post, by email, or by SMS text message), or from AG directly - please use the contact details included to get in touch. We have likely purchased your debt, but it will be managed by a dedicated debt management company.

### 3. What happens if I don't make payment towards my debt?

It's really important that you work with the company appointed to support you with the repayment of your debt. Please contact them directly so they can take you through your options – such as considering a repayment plan, to reduce your balance in an affordable way and not in one, lump sum.

## Refunds

### 4. If I've overpaid or have an account which has gone into credit, how do I get a refund?

It's possible that you're entitled to a refund on your account(s) due to an overpayment after your account has closed, or because of a balance adjustment. If we identify a credit balance or overpayment on your account we'll get in contact with you using the contact details we have on file.

If you haven't been contacted by us but believe you're due a refund - please contact our customer service team on 0800 130 0169 to discuss this.

## Data Protection

### 5. How does Arrow use my personal information?

The confidentiality of any information you may provide us with, as well as your personal details, is of the utmost importance. Full details of how we use, obtain and share personal data is contained within our Privacy Notice, which can be found at <https://www.arrowglobal.net/privacy-policy>

## Complaints

### 6. How do I make a complaint?

If your account is being managed by a company *on behalf* of Arrow Global, please contact them as a first step, directly. You will find their details on recent communications that they've sent to you, such as email or letter. If the third party company is unable to resolve the issue, please contact us directly on 0800 130 0169.