



Customer Complaints Procedure

> Mortgage Services

## Complaints procedure

We are committed to providing you with the highest standards of service. However, there may be occasions when our service falls short of your expectations. This easy to use guide is designed to help you make us aware of your views so we can address your concerns. To ensure your maximum protection, our complaints procedure has been designed to meet the requirements of our regulatory authority The Financial Conduct Authority.

## We can help

Tell us what part of our service or procedure you are unhappy about and what you would like us to do to resolve the matter. You can do this by writing to:-

Customer Relations Department Cumbria House 16-20 Hockliffe Street Leighton Buzzard Bedfordshire LU7 1GN

If you prefer you may telephone on **01525 244 504** or visit your nearest branch. Alternatively you may forward details of your dissatisfaction by email to:

customerrelations@gascoignehalman.co.uk

A written acknowledgement will be issued promptly and in any event no later than five working days after receiving your complaint.

- Your complaint will be fully investigated by a member of the Customer Relations Mortgage Services Department.
- Regulations allow us 8 weeks in which to issue you
  with our final response, however we will aim to
  respond to you much sooner than this. However, if we
  are still unable to respond within 4 weeks of your
  initial complaint, we will keep you informed as to the
  reason for this.

## What happens next?

If you find you are unhappy with our final response, you have the option to refer the matter to the Financial Ombudsman Service (FOS). The contact details for the FOS are as follows:

Financial Ombudsman Service Exchange Tower Harbour Exchange Square London E14 9SR

- T 0800 0234 567 (calls to this number are free on mobile phones and landlines)
  - 0300 1239 123 (calls to this number cost no more than calls to 01 and 02 numbers)
- W http://www.financial-ombudsman.org.uk/

## Please note

You should refer your complaint to the Ombudsman within 6 months of the date of our final response. You will also need to complete our internal complaints procedure, before you raise your concerns with the Ombudsman.



www.gascoignehalman.co.uk

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