

## Complaints Procedure

Our number one priority is to provide customers with the highest level of service. However, we know that sometimes things can go wrong. Customer feedback helps us understand where things have gone wrong and give us the opportunity to put them right for both you and everyone using our service - it's how we improve. Basically, it helps us understand further where we need to improve our products and services.

If you have a complaint about the service you received please contact us.

Our Complaints Procedure is outlined here, you'll find it includes clear standards so that you know what to expect from us.

We prefer all complaints in writing to [support@mortgageshop.com](mailto:support@mortgageshop.com) but if you need to you can send them by post at [www.MortgageShop.com](http://www.MortgageShop.com) Back Office Suite, Po Box 522, Potters Bar, Hertfordshire. EN6 9HB. The postal route will incur a slight delay while the matter is loaded onto our online systems, in this case, you might prefer to use email as noted.

If your complaint cannot be resolved straightaway we will:

- Acknowledge receipt in writing, confirming our understanding of your complaint, who will be handling it, and giving you the opportunity to provide any further information or documents.

We will write to you, by email, with our final response once our investigation is complete, or in any event, no later than eight weeks after receiving your written complaint. We will provide details of our proposed resolution or, if applicable, why we have not been able to achieve a resolution by that time.

### The Financial Ombudsman Service

If you're dissatisfied with our response, you can ask the Financial Ombudsman Service for an independent review free of charge, but you must do so within six months of the date of our final response email.

The Financial Ombudsman Service (FOS) will only consider your complaint once you've first tried to resolve it with us, so please take up your concerns with us first and we'll do all we can to help. We do our best to resolve complaints and only a small amount of our cases are referred to the FOS for an assessment or adjudication.

The FOS is also only able to consider certain categories of complaints, for example, complaints about Buy to Let mortgages, which are not regulated by the Financial Conduct Authority will normally be outside the jurisdiction of The Financial Ombudsman Service (FOS).

To clarify, the FOS might not be able to consider your complaint if:

- You are referring the matter to them after 6 months have elapsed since us sending you our final response email

- What you're complaining about happened more than 6 years ago, and
- You're complaining more than 3 years after you realised (or should have realised) that there was a problem.

If your complaint was made outside of these time limits, which is a matter for The Ombudsman to decide, The Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if it believes that the delay was a result of exceptional circumstances.

Further information on the services provided by the Financial Ombudsman Service can be found on their website: <https://www.financial-ombudsman.org.uk/> or alternatively,

Post: The Financial Ombudsman Service, Exchange Tower, London. E14 9S

Phone: 0800 023 4567 or 0300 123 9123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

#### Alternative Dispute Resolution (ADR) Directive

The ADR directive is a European law, which means alternative ways of resolving contractual disputes between consumers and businesses are available. The Financial Ombudsman Service (FOS) is the ADR provider for Financial Services in the UK and will provide a complaint handling service under the ADR Directive in addition to its role as an Ombudsman Service.

Mortgage Shop has decided to continue dealing with customers' complaints when they are received rather than pass responsibility to the FOS under the ADR Directive. This does not affect customers' statutory rights of referral to the FOS as outlined above.

**Final Note: You should allow us to complete our internal complaints procedure (as summarised above) before you refer any concerns to the Financial Ombudsman Service.**

As you know we are Regulated by the Financial Conduct Authority and adhere to its conduct and business practice rulings. The FCA DO NOT have a complaints handling process and they refer to the Financial Ombudsman Service however FOS will cross relate to our above procedure as listed above.

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