

Handling your complaints effectively

Please read this document carefully

Our aim is at all times to provide quality products and services to all of our customers. There may, however, be occasions when you feel that this objective has not been achieved, and we would like to hear about it.

If you are not happy with our service, for whatever reason, you can contact us by either telephoning one of the following:

- ▶ If you are applying for a mortgage and have not yet completed, but would like to make a complaint, call 0800 116 4385;
- ▶ If your complaint relates to financial difficulties, call 0800 781 8558; or
- ▶ If you are an existing customer and are not satisfied, call 0800 298 5714.

OR

- ▶ by writing to us at: Precise Mortgages
PO Box 6037
Wolverhampton
WV1 9QW

We always aim to resolve your problem quickly and fairly, but in some instances, such as a complex case it may take time to investigate thoroughly. Below are the timescales you should expect when raising a complaint with Precise Mortgages:

- ▶ We will try to resolve your complaint, where possible, by the end of the third working day after receiving it.
- ▶ If it is not possible to resolve your complaint by the end of the third working day, following receipt we will send you a written acknowledgement within 5 business days, highlighting that your complaint has been received and is being dealt with. This will include the name of the employee who will be dealing with your complaint.
- ▶ If we are unable to resolve your complaint within four weeks of receipt, we will contact you and explain why we have been unable to achieve this. We will also give you an indication of when we will next be in touch.
- ▶ If we are unable to resolve your complaint to your satisfaction within eight weeks of receipt, we will contact you again and explain why. You can then, if you wish, exercise your right to take your complaint to the Financial Ombudsman Service, who can be contacted using the following details:

Address: Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Website: www.financial-ombudsman.org.uk
Email: complaint.info@financial-ombudsman.org.uk
Telephone: 0800 023 4567 or 0300 123 9123 from a mobile

It is important that our complaints procedure is finalised before you approach the Financial Ombudsman Service as their rules state we must be given up to eight weeks to try to resolve complaints.

If you are not satisfied with our resolution of your complaint or our final response, and you wish to refer the matter to the Financial Ombudsman Service, you only have six months from the date of our final response or summary resolution communication to refer it. However, none of these procedures affect your legal rights.

We can provide literature in large print, Braille and audio tape. Please ask us for this leaflet in an alternative format if you need it.