

# COMPLAINTS PROCEDURE

## Making a complaint

At the Right Mortgage and Protection Network, we are committed to satisfying our customers' needs, however, due to the complex nature of Mortgage and Protection products it would be naïve to expect that all transactions proceed without hiccup 100% of the time. That said, complaints are generally few and far between. The complaints process is necessary to deal with client concerns that can arise. Although complaints are rare, we do our utmost to put things right.

Should you wish to make a complaint about a product service or any other part of the transaction process with the Right Mortgage and Protection Network (or our adviser), we want you to know that we have a defined complaints procedure available to you which is detailed below.

You can make a complaint:

In Writing: Compliance Director  
The Right Mortgage & Protection Network  
St Johns Court  
70 St Johns Close  
Knowle  
B93 0NH

Via Email: [compliance@therightmortgage.co.uk](mailto:compliance@therightmortgage.co.uk)

Via Telephone: 01564 732 744

At The Right Mortgage we have a procedure designed to deal with your complaint. In particular we wish to ensure that it is handled efficiently, fairly and resolved as soon as reasonably possible.

Should you be dissatisfied with the response you receive you also have the opportunity of further recourse via the Financial Ombudsman Service whose details are provided below.

## Receipt of Complaint

It is first worthy of mention which complaints fall under the complaints procedures.

The Financial Conduct Authority allows for complaints that are able to be resolved by the close of business on the third working day to be dealt with in a somewhat simplified manner. Therefore their rules regarding timescales and complaints forwarding do not apply; however, the complaints resolution rules still apply.

Should your complaint be dealt with in line with this 'three day rule' there is no obligation for your acceptance of the resolution to be in writing; however, we will respond to you providing a 'summary resolution communication' that will refer to the following:

- Nature of the complaint
- That the complaint has now been resolved
- You may be entitled to approach the Financial Ombudsman Service should you subsequently be dissatisfied with the outcome.
- Whether or not you are prepared to waive the resolution time limits.
- The details of the address for the Financial Ombudsman Service.
- The ability to obtain further information

As already mentioned, it is our goal to deal with the complaint as speedily as possible, therefore if we are able to resolve the matter and are in a position to provide a final response within 5 business days of receipt of your complaint we will write to you to both acknowledge the complaint and provide our final written response.

Where we anticipate the resolution of your complaint taking in excess of five business days we will first write to you acknowledging your complaint (within five business days). We will also use this opportunity to outline our complaints process and provide details regarding your potential recourse via the ombudsman.

Should a complaint be received after 5pm on a business day, or on a non-business day, we will treat it as having arrived on the business day immediately following the arrival of the complaint.

#### **Four Week Response**

Often we are able to resolve complaints within four weeks, however, that is not always possible, therefore, within four weeks of the initial complaint we shall provide you either a final response, or an update regarding the progress of your complaint.

#### **Eight Week Response**

Eight weeks from receipt of your complaint we will send you a final response regarding our investigations and detailing our findings. If this is not possible (perhaps due to delays in obtaining information or delays relating to the investigation which are beyond our control) we will provide you with an explanation as to why we have not resolved the complaint. This response will include an explanation as to why there has been a delay and when we anticipate being able to provide you with the final response. At this stage you are entitled to take your complaint to the Financial Ombudsman Service, we will enclose the leaflet 'Your Complaint and the Ombudsman'.

#### **Final Response**

The final response letter will include the following:

- An explanation that you may refer your complaint to the Financial Ombudsman Service if you are not entirely satisfied with the final response that you receive from us. This letter will also explain that you have six months to do this.
- We will also enclose a copy of the leaflet 'Your Complaint and the Ombudsman'.

#### **Skill, Care & Diligence**

At The Right Mortgage we pride ourselves on the quality of our staff and our advisers, we therefore genuinely hope that you do not have cause for complaint, however, please be reassured that should you need to complain your complaint will be handled by someone who has many years financial services experience and has the necessary training and skill to do so fairly, quickly and impartially.

All complaints are shared with the board of directors so that all outcomes and learning points are considered and subsequent training can be undertaken.

#### **Financial Ombudsman Service Contact Details**

In Writing: Financial Ombudsman Service  
Exchange Tower,  
Harbour Exchange,  
London E14 9SR

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

Via Telephone: 0800 023 4 567

Visit the financial ombudsman service website for more information: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)