The Right Mortgage & Protection Network

HOW TO COMPLAIN

Public

Contents

Our ethos

Building strong and lasting relationships with our customers is really important to us; in fact we hope that all our customers are so satisfied that they will tell others about the service they have received and will continue to return year after year. However, we appreciate that sometimes things can, and do, go wrong; when this happens, we encourage customers to tell us about it so we can put things right as quickly as possible.

Our promise

Our aim is to offer great products and excellent service, but we know sometimes things can go wrong. If you have any reason at all to complain, we make you a promise:

- We'll do our very best to put things right as soon as you get in touch;
- Where that's not possible, we will make sure you have the contact details of the person or team dealing with your complaint;
- No matter how you choose to tell us about your complaint, whether it is by phone, face to face, or in writing, we will give it our full attention and will do all we can to resolve it for you.

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.

How to complain

You can make a complaint in person or in writing to:
Complaints Department
The Right Mortgage & Protection Network St
Johns Court
70 St Johns Close
Knowle, Solihull
B93 0NH

Via email: complaints@therightmortgage.co.uk
Via telephone: 01564 732 744

What do we need from you?

To help us investigate and resolve your complaint, please make sure you provide us with:

- Your name and address;
- Details of the product, service or advice you received;
- The name of the firm and adviser with whom you have been dealing;
- A description of your complaint, how you have been affected and how you would like us to put things right;
- When the issue occurred;
- A means of contacting you, along with acceptable times for us to communicate with you.

Supplying this information will help us deal with your complaint quickly and efficiently. Please tell us if you have any communication or support needs. We can adapt how we communicate with you and provide this information in an alternative format where reasonably possible.

What we will do

We promise to do everything we can to resolve your complaint as soon as we receive it.

If we can resolve your complaint within three business days following the day we received it, we'll send you confirmation of this and we'll also let you know about the Financial Ombudsman Service (FOS) at this time.

For more complex issues we may need more time to investigate your concerns. If this is the case, we'll send you an acknowledgement letter outlining the next steps and when you can expect to hear from us.

We'll keep you updated on the progress of our investigation. We may also need to contact you for more information and, where possible, we will use your preferred method of contact.

We will then issue you with a final response which will outline the details of our investigation, how we reached our decision and what we are going to do to put things right. It will also provide information about the FOS.

The following timescales are relevant to the processing of your complaint:

Four-week response

We aim to resolve complaints within four weeks. If that is not possible, within four weeks of receiving your complaint we will send you either our final response or an update on the progress of our investigation.

Eight-week response

Within eight weeks of receiving your complaint, we will send you our final response. If we are unable to do so, we will explain the reason for the delay, tell you when we expect to provide our final response and explain your right to refer the complaint to the Financial Ombudsman Service.

Final response

The final response letter will be sent to you as soon as possible; it will include the following:

- A summary of your complaint and how you were affected;
- Details of our research and findings;
- An explanation of our decision, including any redress that may be necessary;
- 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 The Financial Ombudsman Service – "Want to take your complaint further?"

Third party claims

Where a complaint is received through a third party, such as a solicitor, claims management company or family member, we will handle it in the same way as a complaint made directly. We may need your written authority before we can share information with or accept instructions from your representative. Please be aware that:

- You do not need to use a third party to make a complaint;
- We don't charge to investigate your complaint;
- We're not liable for any fees you need to pay for a third party's services.

If we uphold your complaint and make a redress payment, we will generally make the payment directly to you.

Fair and impartial handling

Your complaint will be handled by a suitably trained and experienced person who will consider it fairly, diligently and impartially.

Complaints management information, outcomes and root-cause analysis are reported through our governance arrangements and to the Board. This helps us identify lessons, improve our processes and provide any necessary training.

Financial ombudsman service

If you are dissatisfied with our final response, or we have not sent you a final response within eight weeks, you may ask the Financial Ombudsman Service (FOS) to consider your complaint. This is a free, independent and impartial service that helps resolve disputes.

You should normally give us the opportunity to investigate your complaint first. The FOS can usually consider your complaint:

- After we have sent our final response; or
- After eight weeks have passed without a final response.

Our final response will explain your right to refer your complaint to the FOS. You will normally need to do so within six months of the date of our final response.

You can approach the Financial Ombudsman Service in the following ways.

In writing to:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Via email: complaint.info@financial-ombudsman.org.uk

Online via: www.financial-ombudsman.org.uk/contact-us/complain-online

Via telephone: 0800 023 4567