

IF YOU HAVE A COMPLAINT



At The Mortgage Lender Limited we recognise that things can sometimes go wrong. If you experience a problem, we will seek to resolve this as quickly and fairly as possible.

To let us know you are unhappy and want to register a complaint, you can contact us in any of the following ways:

You can call us on: **0344 257 0416**. Calls to this number are charged at your telephone provider's basic rate and we may record or monitor this call for training and monitoring purposes.

You can write to us at: **Complaints Department, The Mortgage Lender, PO Box 27135, Glasgow, G1 9EG**

You can send an email to: **complaints@themortgagelender.com**

Ordinary email is not always secure, and it may pass through servers in countries without data protection laws. For your own protection, we request that you do not include confidential or personal information (other than your account number) in any emails you send to us.

HOW WE WILL TRY TO RESOLVE YOUR COMPLAINT

We will work with you to resolve your complaint as quickly and fairly as we can. If we are able to do so within 3 business days. We will write to you confirming how we have resolved your complaint.

If your complaint requires further investigation, or we are unable to reach a satisfactory resolution within 3 days, we will send you an acknowledgement letter explaining that we will look into this further and provide you with details of the person who is investigating your complaint.

We will do everything possible to get our final response to you in a reasonable period of time, but in some cases, especially those where your complaint is more complex, it might take us longer to thoroughly investigate and respond to your complaint. We will keep you informed throughout our investigation of our progress.

If, after 8 weeks from the date we received your complaint, we are still investigating, we will send you another letter telling you this and explaining why. At this time, you can contact the Financial Ombudsman Service and ask them to look into your complaint.

OUR RESPONSE

When we have concluded our investigation, we will provide you with our final response, this will explain that we have reached one of the following outcomes:

- **Upheld:** we have agreed that we or one of our third parties are responsible for your complaint
- **Partially Upheld:** we have agreed that we or one of our third parties are responsible in part for your complaint; or
- **Not upheld:** we did not agree that we or one of our third parties are responsible for your complaint.

Our response will detail how and why we have reached this outcome and if applicable, the action we will take to put matters right.

In some cases, we may identify that another regulated party may be responsible for your complaint. If this is the case, we will forward the details of your complaint to them and ask that they respond directly to you in line with their own complaints procedures. We will write to you and let you know if we do this.

WHAT TO DO IF YOU ARE NOT HAPPY WITH OUR RESPONSE

If, when you receive our response you are still unhappy, you are entitled to refer your complaint to the Financial Ombudsman Service. The Financial Ombudsman Service act as an independent and impartial organisation which help settle disputes between consumers and financial services firms.

The Ombudsman will not be able to look into your complaint, unless you have given us the opportunity to resolve it first, or it has been 8 weeks or more since you initially raised your complaint. You can contact the Financial Ombudsman Service at:

Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9GE.
Tel: **0800 023 4567** Fax: **020 7964 1001** or visit: **www.financial-ombudsman.org.uk**

If you do decide to refer your complaint to the Financial Ombudsman Service, you must do so within 6 months from the date of our final response letter. Some complaints may have to be referred to other mediation schemes. We will advise you in our final response if this is the case.

PUBLICATION OF COMPLAINTS DATA

Our regulator, The Financial Conduct Authority, requires authorised firms to publish information on how they handle complaints, to help people see how firms are performing in this important area and to raise complaint handling standards across the Financial Services industry.

Firms that received 500 or more complaints in a 6-month period have to publish the following information twice a year:

- How many complaints they have opened and closed
- The percentage closed within eight weeks
- The percentage of complaints upheld

As we have not received this level of complaints we do not currently publish this data.