

THINGS NOT GONE TO PLAN?

CUSTOMER COMPLAINTS PROCEDURE



Complaints procedure

We are committed to providing you with the highest standards of service. However, there may be occasions when our service falls short of your expectations.

This easy to use guide is designed to help you make us aware of your views so we can address your concerns. To ensure your maximum protection, our complaints procedure has been designed to meet the requirements of the Regulatory Authority that controls our business, the Financial Conduct Authority.

We can help

Tell us what part of our service or procedure you are unhappy about and what you would like us to do to resolve the matter. You can do this by writing to:

Customer Relations
Cumbria House
16-20 Hockliffe Street
Leighton Buzzard
Bedfordshire
LU7 1GN

If you prefer you may telephone on 01525 244 504. Alternatively you may forward details of your dissatisfaction by email to complaints@cwpsl.co.uk

A written acknowledgement will be issued promptly and in any event no later than five working days after receiving your complaint.

- Your complaint will be fully investigated by a member of the Customer Relations Department Mortgage Services team.
- Regulations allow us 8 weeks in which to issue you with our final response, however we will aim to respond to you much sooner than this. However, if we are still unable to respond within 4 weeks of your initial complaint, we will keep you informed as to the reason for this.

What happens next?

If you find you are unhappy with our final response you have the option to refer the matter to the Financial Ombudsman Service (FOS). The contact details for the FOS are as follows:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Website: www.financial-ombudsman.org.uk/contact-us (to make a complaint)

Telephone: 0800 0234 567 - (Helpline) Calls to this number are free on mobile phones and landlines.

Other contact details:

Email: complaint.info@financial-ombudsman.org.uk

Alternative telephone numbers:

- (18002) 020 7964 1000 – Calls using Relay UK.
- +44 20 7964 0500 – Call this number if you're calling from abroad. FOS will be happy to phone you back, if you're worried about the cost of calling them.
- 020 7964 1000 – FOS switchboard

Please note

You should refer your complaint to the Ombudsman within 6 months of the date of our final response. You will also need to complete our internal complaints procedure, before you raise your concerns with the Ombudsman.