

## When things need sorting out...

### Customer 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 our regulatory authority 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 Team

Mortgage Bureau  
Cumbria House  
16-20 Hockliffe Street  
Leighton Buzzard  
Bedfordshire LU7 1GN

If you prefer you may telephone on **01525 244504**. Alternatively you may forward details of your dissatisfaction by email to: [CustomerRelations@mortgagebureau.net](mailto:CustomerRelations@mortgagebureau.net)

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 Mortgage Services Department.
- 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 the 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

T 0800 0234 567 (calls to this number are now free on mobile phones and landlines)  
0300 1239 123 (calls to this number cost no more than calls to 01 and 02 numbers)

W <http://www.financial-ombudsman.org.uk/contact/>

#### 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.



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