

# **The Right Mortgage & Protection Network**

## **HOW TO COMPLAIN**



**Public**

## Contents

Our ethos .....	3
Our promise .....	3
How to complain.....	3
What do we need from you? .....	4
What we will do .....	4
Four week response .....	4
Eight week response .....	5
Final response.....	5
Third party claims.....	5
Skill, care & diligence .....	5
Financial ombudsman service .....	6

## 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 and Protection Network  
St John Court  
70 St Johns Close  
Knowle  
B93 0NH

Via email: [complaints@therightmortgage.co.uk](mailto: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 purchased;
- The name of the firm and adviser with whom you have been dealing;
- A description of your complaint, outlining how you have been affected;
- When the issue occurred;
- A means of contacting you, along with acceptable times for us to communicate with you.

Supplying this information will ensure that your complaint is dealt with quickly and efficiently. Supplying your contact details will allow us to communicate with you effectively.

## 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 of the progress throughout 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.

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.

The following timescales are relevant to the processing of your 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 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 via a third party, such as a Solicitor, claims management company or family member, we will treat your complaint in the same manner we would if you had complained directly. Please be aware that:

- 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 agree with your complaint and we make a redress payment, we'll generally only make this payment directly to you.

## 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 our Board of Directors so that all outcomes can be considered and subsequent training can be undertaken.

### **Financial ombudsman service**

If you don't agree with our resolution of your complaint and you'd like to take it further, you can ask the Financial Ombudsman Service (FOS) help you. This is a free, independent and impartial service that helps resolve disputes.

Although you can refer your complaint to the FOS at any time, they'll ask for our permission to investigate complaints where:

- You haven't complained to us first, to give us the chance to put things right;
- You have complained to us, but we haven't given you our Final Response yet and we're still within the timescale mentioned above.

We'll send you the full details of our decision in our Final Response, including your right to refer your complaint to the FOS. If you do so, it should be within six months of the date on our Final Response.

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

In writing to:

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)

Online via: [www.financial-ombudsman.org.uk/contact-us/complain-online](http://www.financial-ombudsman.org.uk/contact-us/complain-online)

Via telephone: 0800 023 4567