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## What to do if you have a complaint?

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We are committed to providing a professional service to all our customers and we hope that you will be satisfied with the service that we provide

If you are unhappy then we want to hear about it so we can try to put things right. With this in mind, we have the following complaints procedure in place.

You can make a complaint by any reasonable means including telephone, letter, or email. If you wish to register a complaint, please contact us via any of the following methods:

**In Writing:** The Customer Resolution Team, PRIMIS Mortgage Network, 3700 Parkside, Birmingham Business Park, Solihull. West Midlands. B37 7YT.

**By Telephone:** 0121 767 1139

**By Email:** [complaints.solihull@primis.co.uk](mailto:complaints.solihull@primis.co.uk)

PRIMIS will aim to deal with your complaint quickly and impartially. You can see our full complaints procedures via our website [www.primis.co.uk/privacy-notices/complaints/](http://www.primis.co.uk/privacy-notices/complaints/). If we cannot resolve your complaint to your satisfaction, you may be entitled to refer it to the Financial Ombudsman Service.

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## How we will handle your complaints

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### Simplified Complaints

We will use this process if:

- your complaint is about a simple matter - that we can look into and solve quickly and easily; and
- you direct it to us (rather than directly to PRIMIS Mortgage Network) in the first instance.

We will investigate your complaint and aim to resolve it within three business days following the date of receipt. If you are happy to accept our proposed resolution, we will send you written confirmation of our investigation.

If you cannot confirm acceptance by the end of the third working day (for example – because you are not happy with our proposed response or if you are not available to discuss it with us) then the case will be referred to PRIMIS Mortgage Network. It will then be handled in line with the Formal Complaint process outlined below.

If your complaint is more complex or is unlikely to be resolved quickly then we will usually refer it to PRIMIS straight away.

### Formal Complaints

The formal complaints process will be used where:

- we can't resolve your complaint to your satisfaction within 3 working days; or
  - your complaint is likely to involve more complex assessment or investigations; or
  - you send your complaint directly to PRIMIS Mortgage Network rather than to us in the first instance;
- or
- you ask us to deal with your complaint in this way rather than via a simplified process.

Upon receipt PRIMIS will acknowledge your complaint promptly and will investigate it fairly and impartially. They will write to you within 8 weeks to confirm the outcome of their investigation. In the unlikely event that their investigation is not complete within eight weeks of receipt of your complaint they will write to you to explain why and let you know when you can expect to hear from them.

They will also provide details of how to contact the Financial Ombudsman Service if you are not satisfied with progress.

### **The Financial Ombudsman Service**

If, following PRIMIS' investigation you are still not happy with the outcome you have a statutory right to refer your complaint to the Financial Ombudsman Service. It is a service free of charge to consumers and you may refer the matter to the Financial Ombudsman Service (FOS) within six months from the date that you received a final response to your complaint.

You can contact the service using the following details:

- Telephone 0800 023 4567
- Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

You can also visit their website and refer complaints to them online by visiting <https://www.financial-ombudsman.org.uk/>

**The Financial Ombudsman Service do not have the power to make judgements in respect of Buy-to-Let mortgages where the mortgage was taken out predominantly for investment or business purposes. This includes most Buy-to-Let Mortgages. Our final response to any complaint will tell you whether you have the right to refer it to the Financial Ombudsman Service.**

### **Let us know if you need any extra help or support.**

We are committed to providing a complaints service that is accessible to all our customers.

If you will have any difficulties with any elements of the process that is outlined above, or if there are circumstances that might mean we need to change the way in which we handle your complaint then please let us know when you tell us about your complaint.