



Mortgage Intelligence

How to make a complaint

Mortgage Intelligence/ Mortgage Next and FYB treat all complaints seriously and we aim to deal with them quickly, objectively and fairly.

You can make a complaint to us via any of the following methods:

E-mail: compliance@experiencemi.co.uk

Telephone: **0345 130 7446, option 6 (Compliance)**

In writing: **Complaints Department, Mortgage Intelligence, 4th Floor, Roddis House, 12 Old Christchurch Road, Bournemouth, Dorset, BH1 1LG**

Our timescales

Once we have received your complaint, we will look to resolve it as quickly as possible. Ideally, and where the facts are quite clear, we will do this within 3 working days.

If we cannot resolve your complaint within 3 working days, then we will write to you (within 5 working days of your initial complaint) acknowledging the complaint and confirming our understanding of it. Within our acknowledgment we will reconfirm the timescales for our investigation. In order for us to conduct a full investigation into your complaint and provide you with a full, accurate and fair response, we will also ask you to provide us with as much information as possible about the complaint. Finally, we will also confirm your allocated complaints handler, who will be your point of contact throughout. You can contact them at any point if you have any concerns or questions about the complaint handling process.

If we have not been able to resolve your complaint within 4 weeks, then the Complaints Handler will make contact with you and provide you with an update on the progress of our investigation.

If we have not been able to resolve your complaint within 8 weeks, then the Complaints Handler will make contact with you again and explain why we have been unable to do so. At this point you can let us continue our investigation or, if you are dissatisfied with the delay, you will have the right to refer your complaint to the Financial Ombudsman Service.

How we will inform you of our decision

Once we have fully completed our investigation of your complaint, our Complaints Handler will send you a final response letter. This letter will be sent to you via secured e-mail, unless you have indicated to us that you would prefer contact via a different medium. The letter will reiterate our understanding of your complaint and contain a clear and detailed explanation of our investigation. The letter will confirm the outcome of our investigation and the reason why we have come to our conclusion.

If you remain unhappy after we have responded to your complaint

If you remain unhappy after we have issued our final response, you have the right to refer your complaint, free of charge, to the Financial Ombudsman Service. The Ombudsman will then undertake a completely independent review of your complaint and decide if they believe that we have made the correct decision. To find out more about the Financial Ombudsman Service and how to refer your complaint to them you can visit their website at:

<http://www.financial-ombudsman.org.uk/publications/consumer-leaflet.htm>

Please note that for the Financial Ombudsman Service to consider your complaint you must refer it to them within 6 months of our final response being issued.

You can refer your complaint to the Financial Ombudsman Service via any of the following methods:

E-mail: complaint.info@financial-ombudsman.org.uk

Telephone: **0800 023 4567**

In writing: **Financial Ombudsman Service, Exchange Tower, London, E14 9SR**