

Making a Complaint

Introduction

This leaflet explains how we will investigate complaints, in accordance with the rules of the Financial Conduct Authority (FCA).

How to complain

You can contact One 77 Mortgages Ltd (on the contact points below). Complaints can be verbal or in writing:

Compliance Officer, One 77 Mortgages Ltd
B2, Methuen South, Methuen Park, Chippenham Wiltshire. SN14 0GT
Tel: **01225 667179**
Email: complaints@one77fs.co.uk

How your complaint is handled

Once the Compliance Officer is in receipt of the complaint it will be immediately recorded.

An initial assessment will be carried out to determine if an immediate resolution can be made. Where this is possible, the complainant will receive a written summary of our findings and conclusion (summary resolution). Where this is accepted within 3 business days (by the close of the third full day) the case will be closed.

If an immediate resolution can't be made, a formal acknowledgement will be issued to you within 5 working days (of the date of complaint).

Within 4 weeks (of the date of complaint) the customer will receive either;

A final response, or
A letter explaining why One 77 Mortgages are not yet in a position to resolve the complaint and indicating when we will make further contact.

Within 8 weeks (of the date of the complaint), the customer will receive either;

A final response, or
A letter explaining why One 77 Mortgages are not yet in a position to resolve the complaint and indicating when we will make further contact.
The final response letter will also include a flier from the Financial Ombudsman Service (FoS)

If you are still unhappy

If we cannot resolve your complaint to your satisfaction, you may be able to refer the matter to The Financial Ombudsman Service that was set up by the Financial Conduct Authority to review certain unresolved complaints.

When we respond to your complaint, we will let you know if you are eligible to refer your complaint to the Financial Ombudsman Service. They can be contacted at:

The Financial Ombudsman Service, Exchange Tower, London. E14 9SR
Tel: **0800 023 4 567**
<http://www.financial-ombudsman.org.uk/>