

If you have a complaint

At The Mortgage Lender Limited (TML), as in any organisation, we recognise that things can sometimes go wrong. If you experience a problem, we will seek to resolve this as quickly and fairly as possible.

The following guide explains what you should do if you have a complaint about the service you have received from us and how we will work with you to ensure your complaint is resolved to your satisfaction.

How to register your complaint

To let us know you are unhappy and want to register a complaint, you can contact us in any of the following ways:

You can call us on: **0344 257 0416**. *Calls to this number are charged at your telephone provider's basic rate and we may record or monitor this call for training and monitoring purposes.*

You can write to us at: **PO Box 27135, Glasgow, G1 9EG**

You can send an email to: complaints@themortgagelender.com

How we will try to resolve your complaint

We will aim to resolve your complaint as quickly and fairly as we can. Where possible, we will try to do so within 3 business days of receiving your complaint. We will follow this up with a letter confirming we have resolved your complaint, but also explaining that, if you change your mind, you can still refer your complaint to the Financial Ombudsman Service.

If we are unable to reach a satisfactory resolution within 3 working days, we will write you a letter explaining that we need to look into this further. We will also outline the next steps and provide you with details of the person who is investigating your complaint.

When we have fully investigated your complaint and ensured that each point has been investigated fairly and fully we will send you our final response letter, in this we will tell you our decision and will explain how we have reached this decision.

We will do everything possible to get this response to you in a reasonable period of time, but in some cases, especially those where your complaint is more complex, it might take us longer to thoroughly investigate and respond to your complaint. We will aim to keep you informed throughout our investigation of our progress.

If, after 8 weeks from the date we received your complaint we are still investigating, we will send you another letter telling you this and explaining why. At this time, you can

contact the Financial Ombudsman Service and ask them to look into your complaint if you wish.

What to do if you are not happy with our response

If, when you receive our response you are still unhappy, you are entitled to refer your complaint to the Financial Ombudsman Service. The Financial Ombudsman Service act as an independent and impartial organisation which help settle disputes between consumers and financial services firms

We will provide you with full details about the Financial Ombudsman Service with our final response or after 8 weeks. The Ombudsman will not be able to look into your complaint, unless you have given us the opportunity to resolve it first, or it has been 8 weeks or more since you initially raised your complaint. You can contact the Financial Ombudsman Service at;

Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9GE. Tel: 800 023 4567 Fax: 020 7964 1001

or visit: www.financial-ombudsman.org.uk

If you do decide to refer your complaint to the Financial Ombudsman Service you must do so within 6 months from the date of our final response letter.

Some complaints may have to be referred to other Mediation Schemes. We will advise you in our final response if this is the case.

Publication of complaints data

Our regulator The Financial Conduct Authority requires TML and other authorised firms to publish information on how they handle complaints, to help people see how firms are performing in this important area and to raise complaint handling standards across the Financial Services industry.

Firms that received 500 or more complaints in a six-month period have to publish the following information twice a year:

- How many complaints they have opened and closed
- The percentage closed within eight weeks
- The percentage of complaints upheld

A link to this data will be available on our website.