

What to do if you have a complaint

Help us to get things right

At Which? Financial Services we're passionate about making your experience the very best it can be.

We are always disappointed when one of our customers feels the need to complain, but where we have made a mistake, we work hard to resolve it and, of course, say sorry.

We would like to help put things right and resolve your complaint as quickly as possible. There are many different ways in which you can tell us about your complaint, please choose the right one for you.

How to contact us

If you find the easiest and quickest way to sort things out is to



pick up the phone, you can do so by calling us on
+44 (0) 117 981 7999.



If you prefer to send us an email you can do so at:
compliance@whichmortgageadvisers.co.uk



Our fax number is
+44 (0) 117 376 3787.



If you would prefer to put things down in a letter you can write to us at:
Compliance Department

First Floor
One Castlepark
Tower Hill
Bristol
BS2 0JA

However you choose to let us know about your complaint, it helps us to investigate further if you provide us with:

- your name and address.
- any reference or policy numbers.
- your contact details (where we can contact you if we need to).
- details of your complaint, including any relevant documents or other information and what you would like us to do to put things right.

How we'll handle your complaint

- We will do all we can to resolve your complaint within three working days.
- If we can't resolve your complaint in this time frame we will write to you at that point to give you an update and to let you know when you can expect a full response.
- We will also provide you with a reference number and contact details of the team who will be dealing with your complaint.
- We will keep you regularly informed of our progress.
- Once all the details of your complaint have been investigated, we will issue you with a 'final response'.
- If our investigations are likely to take more than eight weeks from when you originally contacted us, we will write to you with an update on our progress and to let you know what next steps you can take.

Complaints concerning other firms

Sometimes your complaint might relate to another firm. As soon as this becomes apparent we will refer this to the relevant firm within five business days, we will write to you to let you know that we have done this, and to give you their contact details.

What to do if you are still not happy - taking the matter further

The Financial Ombudsman Service provides a free, independent and impartial service for customers to help resolve disputes with financial firms. The Financial Ombudsman Service will only step in after we have had a chance to look into your complaint, so it is important that you contact us first so we can try to put things right.

If you are not satisfied with our final response, or eight weeks have passed since you first contacted us about your complaint, then you can now ask the Financial Ombudsman Service to review your complaint.

If you decide to take your complaint to the Financial Ombudsman Service, you must do so within six months of the date of our final response letter, as the Financial Ombudsman Service may not consider any complaint made after that time.

We hope you won't need to contact the Financial Ombudsman Service, but if you do, you can contact them at:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Tel: **0800 023 4567** (calls to this number are normally free for people ringing from a "fixed line" phone - but charges may apply if you call from a mobile phone) **OR**
0300 123 9 123 (calls to this number are charged at the same rate as 01 or 02 numbers on mobile phone tariffs)

Email: complaint.info@financial-ombudsman.org.uk

You can find more information about the Financial Ombudsman Service and what it can do to help on its website: www.financial-ombudsman.org.uk.