



## Complaints Policy

### Need to complain?

How we'll handle it...

### We're sorry things didn't work out. Tell us what went wrong.

We aim to give you the best possible service, but there may be times when we don't always get it right.

If you tell us what went wrong, and give us the opportunity to put it right, it will help us to avoid making the same mistakes in future.

You can raise your complaint with us by email, phone or post using the contact information below.

### How to get in touch

Email: [info@ourmortgagebroker.co.uk](mailto:info@ourmortgagebroker.co.uk)

Tel: **0203 971 1234**

Post: **Our Mortgage Broker Limited, Complaints, 23 Berkeley Square, Mayfair, London W1J 6HE**

### What we'll need to know

In order to capture, record and fully understand your complaint we will need some or all of the following information:

- Your name and address
- Your account details
- A description of your complaint
- How you've been affected
- A contact number and convenient time to contact you
- If you wish to nominate a third party to raise the complaint on your behalf, we will need your written authority to enable us to discuss your account with them.

Our Mortgage Broker Limited

Address: Our Mortgage Broker Limited, 23 Berkeley Square, Mayfair, London W1J 6HE  
Our Mortgage Broker Limited is authorised and regulated by the Financial Conduct Authority.

Our FCA number is 944663 and this can be checked by visiting [www.fca.org.uk/register](http://www.fca.org.uk/register)  
Our Mortgage Broker Limited is registered in England and Wales, registration number 11358646.  
Tel: 0203 971 1234 | [www.ourmortgagebroker.co.uk](http://www.ourmortgagebroker.co.uk) | [info@ourmortgagebroker.co.uk](mailto:info@ourmortgagebroker.co.uk)

**YOUR HOME OR OTHER PROPERTY CAN BE REPOSSESSED IF YOU FAIL TO KEEP UP REPAYMENTS ON YOUR MORTGAGE OR ANY OTHER LOAN SECURED AGAINST IT. MOST BUY TO LET MORTGAGES AND COMMERCIAL MORTGAGES ARE NOT REGULATED BY THE FINANCIAL CONDUCT AUTHORITY.**

A fee of up to 1% of the loan amount maybe charged depending on individual circumstances. A typical fee is £500.00  
Our Mortgage Broker Limited is a broker not a lender and is independent with access to the whole of market. We may receive commissions that will vary depending on the lender, product or other permissible factors. The nature of any commission model will be confirmed to you before you proceed.



## **What you'll need to know**

### **When making your complaint please bear in mind**

We are not liable for any fees you may need to pay for any third party's services you may choose to use.

If we make a redress payment in respect of your complaint, this will be made directly to you.

If a complaint you raise with us has to be forwarded to the correct service provider/lender, we will do so without delay and let you know.

### **How we'll handle your complaint**

We'll always do our best to fix the issue straight away. We will acknowledge your complaint within five working days of having received it.

We aim to resolve your complaint within 15 working days, but please allow us up to eight weeks. If your complaint is complex we may need more time. If this is the case, we'll keep you updated.

We'll give you details of how we intend to resolve your complaint and a note of your complaint reference number.

If we need to call you to find out more, it's worth knowing that some calls may display as 'unknown', 'private' or 'withheld' on certain handsets. We'll let you know we're trying to reach you via email.

We'll keep you updated regularly, but if you have any questions, please contact our **Compliance Officer** directly.

When we are in a position to do so, we will send you a final response which we hope will resolve the complaint to your satisfaction.

### **Where to take your unresolved complaint**

If for some reason we have been unable to resolve your complaint within eight weeks, or you are not satisfied with the resolution, you can:

- Take your complaint to the Financial Ombudsman Service. This applies to complaints relating to both regulated and non-regulated products and services.

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- Take your complaint to the National Association of Commercial Finance Brokers. This applies to complaints relating to non-regulated products.

### **The Financial Ombudsman Service**

The FOS is an independent organization that sorts out complaints consumers and financial businesses haven't been able to settle themselves.

If for some reason we haven't been able to resolve your complaint within eight weeks, or you're not satisfied with our proposed resolution, you can refer your complaint to the Financial Ombudsman Service.

You'll need to do this within six months of receiving our final response letter.

To find out more about the FOS visit: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

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