Complaints Procedure

Version 1.0 · Effective 6 October 2026 · Reviewed annually

We aim to give every client a high standard of service. If something has gone wrong, we want to know so we can put it right and learn from it. This procedure explains how to complain, what we will do, and your right to refer your complaint to the Financial Ombudsman Service. It applies to complaints about our mortgage, protection and insurance advice and arranging, and about any other service we provide.

1. How to make a complaint

You can complain in whatever way suits you:

- **Phone:** 0203 971 1234
- **Email:** info@ourmortgagebroker.co.uk
- **Post:** Complaints, Our Mortgage Broker Limited, 23 Berkeley Square, Mayfair, London W1J 6HE
- **In person:** at our Mayfair office, by appointment

Complaints are overseen by Akhil Mair, Managing Director. Please tell us your name and contact details, your policy or case details if you have them, what went wrong, how it has affected you and what you would like us to do. You don't need to put it in writing, and there is no charge for complaining.

Someone else, such as a family member, friend or professional adviser, can complain on your behalf if you give us your written permission.

2. If you need extra support

If your health, a life event, your circumstances or anything else makes it harder to raise or follow a complaint, please tell us. We will make reasonable adjustments, for example longer calls, communicating by your preferred method, using large print or speaking with a nominated person.

3. What we will do

- We will acknowledge your complaint promptly and give you the name of the person handling it.
- If we resolve it to your satisfaction by the close of the third business day after we receive it, we will send you a written summary resolution communication confirming this and explaining your right to refer it to the Financial Ombudsman Service.
- Otherwise, we will investigate fairly, thoroughly and impartially, looking at all the evidence, and keep you informed of progress.
- We will send you a written **final response** within **8 weeks** of receiving your complaint. It will say whether we uphold your complaint, explain our reasons, set out any redress we are offering and explain your right to go to the Financial Ombudsman Service.
- If we cannot send a final response within 8 weeks, we will write to explain why, say when we expect to respond, and tell you that you can refer your complaint to the Financial Ombudsman Service now.

Where we uphold a complaint, we aim to put you back in the position you would have been in had the problem not happened. This may include correcting an error, a payment for financial loss, or a payment for distress and inconvenience.

4. The Financial Ombudsman Service

Authorised and regulated by the Financial Conduct Authority, firm reference number 944663 (check at www.fca.org.uk/register). Registered in England and Wales, company number 11358646.
Your home may be repossessed if you do not keep up repayments on your mortgage. Most buy-to-let and commercial mortgages are not regulated by the Financial Conduct Authority.

If you are not satisfied with our final response, or we have not sent one within 8 weeks, you may be able to refer your complaint to the Financial Ombudsman Service. It is free, independent and impartial. You must normally refer your complaint within **6 months** of the date of our final response; after that the Ombudsman may not be able to consider it.

Financial Ombudsman Service
Exchange Tower, London E14 9SR
Telephone: 0800 023 4567 or 0300 123 9123
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

The Ombudsman can consider complaints from consumers, micro-enterprises, small businesses, charities and trusts that meet its eligibility rules, and from guarantors. It may not be able to consider some complaints about business that is not regulated by the FCA, such as most buy-to-let and commercial lending. We will still investigate those complaints fully under this procedure.

5. Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. If we cannot meet our obligations, you may be entitled to compensation. Mortgage advice and arranging is covered up to **£85,000** per eligible person. Insurance advice and arranging is covered for at least **90%** of the claim with no upper limit. Further information is available at www.fscs.org.uk or on 0800 678 1100.

6. How we use complaints

We record every complaint and keep records for at least five years (longer where required). We review complaints regularly to find root causes, improve our service and make sure we deliver good outcomes for customers in line with the FCA's Consumer Duty.

This procedure follows the FCA's Dispute Resolution: Complaints (DISP) rules. You can ask us for a copy in another format at any time.