

Your Home and Business Finance Limited are an appointed representative of PRIMIS Mortgage Network, a trading name of a trading name of First Complete Ltd. First Complete Ltd is authorised and regulated by the Financial Conduct Authority.

We are committed to providing a professional service to all our customers.

If you are unhappy then we want to hear about it so we can try to put things right. With this in mind, we have the following complaints procedure in place.

You can make a complaint by any reasonable means including telephone, letter, or email.

Our contact information:

• Write to: Christine Sims

• Telephone: 07720316928

• Email: christine@yhbf.co.uk

If you prefer, you can also refer your complaint to PRIMIS directly using the following contact details:

• Write to – PRIMIS Mortgage Network, Customer Resolution Team, Ground Floor, Birmingham Business Park, B37 7YT.

• Telephone: 0121 767 1139

• Email: complaints.solihull@primis.co.uk

You can also complain via their website: https://www.primis.co.uk/privacy-notices/complaints/

The same section of the website contains more information about PRIMIS' role in complaints handling and about how Appointed Representative relationships work.

How we will handle your complaints

Simplified Complaints

We will use this process if:

• your complaint is about a simple matter - that we can look into and solve quickly and easily; and

• you direct it to us (rather than directly to PRIMIS Mortgage Network) in the first instance.

We will investigate your complaint and aim to resolve it within three business days following the date of receipt. If you are happy to accept our proposed resolution, we will send you written confirmation of our investigation.

If you cannot confirm acceptance by the end of the third working day (for example – because you are not happy with our proposed response or if you are not available to discuss it with us) then the case will be referred to PRIMIS Mortgage Network. It will then be handled in line with the Formal Complaint process outlined below.

If your complaint is more complex or is unlikely to be resolved quickly then we will usually refer it to PRIMIS straight away.

Formal Complaints

The formal complaints process will be used where:

• we can't resolve your complaint to your satisfaction within 3 working days: or

• your complaint is likely to involve more complex assessment or investigations; or

• you send your complaint directly to PRIMIS Mortgage Network rather than to us in the first instance;

or

• you ask us to deal with your complaint in this way rather than via a simplified process.

Upon receipt PRIMIS will acknowledge your complaint promptly and will investigate it fairly and impartially. They will write to you within 8 weeks to confirm the outcome of their investigation. In the unlikely event that their investigation is not complete within eight weeks of receipt of your complaint they will write to you to explain why and let you know when you can expect to hear from them.

They will also provide details of how to contact the Financial Ombudsman Service if you are not satisfied with progress.

The Financial Ombudsman Service

If, following PRIMIS' investigation you are still not happy with the outcome you have a statutory right to refer your complaint to the Financial Ombudsman Service It is a service free of charge to consumers and you may refer the matter to the Financial Ombudsman Service (FOS) within six months from the date that you received a final response to your complaint.

You can contact the service using the following details:

• Telephone 0800 023 4567

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

You can also visit their website and refer complaints to them online by visiting.

https://www.financial-ombudsman.org.uk/

Let us know if you need any extra help or support.

We are committed to providing a complaints service that is accessible to all our customers.

If you will have any difficulties with any elements of the process that is outlined above, or if there are circumstances that might mean we need to change the way in which we handle your complaint then please let us know when you tell us about your complaint.