

## Complaints Policy

Complaint handling procedures for Fermanagh Mortgages (a trading style of Access Financial Services Limited)

**If you would like this document in larger print or in another format, please contact us.**

### Your right to complain

Although we always try to provide a high standard of service, we understand that there may be occasions where you aren't happy with the services we've provided.

That's why we have a complaints procedure.

### Who to contact If you are unhappy with our services, please contact us.

**By phone:** 0800 999 3939

**By email:** [jeremy.lock@accessfs.co.uk](mailto:jeremy.lock@accessfs.co.uk)

**By post:** Unit 1 Furtho Court, Towcester Road, Old Stratford, Milton Keynes, MK19 6AN

Our offices are open Monday to Friday 9am to 5pm (*except bank holidays*).

### What we do when a complaint is received

Our actions will be the same whether your complaint is made in writing or verbally.

We aim to assess any complaint fairly, consistently and promptly. Where possible, we'll try to resolve your concerns within 3 working days of receiving your complaint.

#### **If we can resolve your complaint within 3 working days, we will:**

- Contact you by the end of the third day of receiving your complaint, confirming how we have dealt with it.

#### **If we cannot resolve your complaint within 3 working days, we will:**

- Write to you within 5 working days of receiving your complaint
- investigate your complaint further.
- We may need to get a signed letter of authority from you so we can collect certain information from other parties on your behalf
- We aim to complete our investigation within 8 weeks of receiving your complaint
- Write to you again when we have completed our investigation, confirming:
  - Details of our investigation
  - Whether your complaint should be upheld or not

## What corrective action or redress (or both) may be suitable

Fermanagh Mortgages is a trading style of Access Financial Services Limited, authorised and regulated by the Financial Conduct Authority under No: 301173. Registered address Unit 1 Furtho Court, Towcester Road, Old Stratford, Milton Keynes, MK19 6AN under Company No: 04427489

- If we haven't been able to complete our investigation within 8 weeks of receiving it, we will write to you again, explaining:

- The reason(s) why we have not been able to complete our investigation
- When we hope to complete our investigation If you are unhappy with our response

If you're not happy with our response, you may refer your complaint to the Financial Ombudsman Service free of charge, who may be able to help. We'll provide full details of how to do this when we write to you.

## What we do if your complaint is not about our firm

If you complain to us, but we are satisfied that the complaint relates to another firm, we will:

- Write to the firm concerned (if we can identify them), explaining that we believe they need to consider your complaint. We will also enclose details of your complaint.
- If this was made in writing – the copy of your original letter / email
- If this was made verbally – written details of the notes we made
- Write to you, giving you firm's contact details. We will also provide you with a copy of the letter we send to the firm. A copy of the letter we send to you will also be sent to the firm concerned.

## Financial Ombudsman Service

You can also refer your complaint to the Financial Ombudsman Service if we don't resolve the matter to your satisfaction. The Financial Ombudsman Service can help resolve disputes between firms and their customers, they're entirely independent, and the service is free.

### **Ask us for a leaflet or contact the Financial Ombudsman Service at:**

The Financial Ombudsman Service Exchange Tower Harbour Exchange Square London E14 9SR

**Phone:** 08000 234 567 or 0300 123 9123

**Email:** [enquiries@financial-ombudsman.org.uk](mailto:enquiries@financial-ombudsman.org.uk)

**Website:** [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)