

Handling your Complaints Effectively

Our aim is at all times to provide quality products and services to all of our customers. There may, however, be occasions when you feel that this objective has not been achieved, and we would like to hear about it.

If you are not happy with our service, for whatever reason, you can contact us:

- by telephoning our Customer Services Team on 0333 240 61 63 or if your complaint relates to financial difficulties our Collections Team on 0333 240 61 65

OR

- by writing to us at: Charter Mortgages, PO Box 6260, Broadlands, Wolverhampton, WV1 9TZ

We always aim to resolve your problem quickly and fairly, but in some instances, such as a complex case it may take time to investigate thoroughly. Below are the timescales you should expect when raising a complaint with Charter Mortgages:

- We will try to resolve your complaint, where possible, by the end of the third working day after receiving it.
- If it is not possible to resolve your complaint by the end of the third working day, we will send you a written acknowledgement within 5 business days, highlighting that your complaint has been received and is being dealt with. This will include the name of the employee who will be dealing with your complaint.
- If we are unable to resolve your complaint within four weeks of receipt, we will contact you and explain why we have been unable to achieve this. We will also give you an indication of when we will next be in touch.
- If we are unable to resolve your complaint to your satisfaction within eight weeks of receipt, we will contact you again and explain why. You can then, if you wish, exercise your right to take your complaint to the Financial Ombudsman Service, who can be contacted using the following details:

Address: Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone: 0800 023 4567 or 0300 123 9123 from a mobile

Website: www.financial-ombudsman.org.uk

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

It is important that our complaints procedure is finalised before you approach the Financial Ombudsman Service as their rules state we must be given up to eight weeks to try to resolve complaints.

If you are not satisfied with our final response and you wish to refer the complaint to the Financial Ombudsman Service, you only have six months from the date of our final response to refer it. However, none of these procedures affect your legal rights.

We can provide literature in large print, Braille and audio. Please let us know if you require an alternative format or any additional support with managing your account. You can contact us either by phone, in writing or visit support.osb.co.uk/charter-mortgages for more information.

Charter Mortgages is a trading name of Charter Mortgages Limited which is registered in England and Wales with company number 06749495. Charter Mortgages Limited is authorised and regulated by the Financial Conduct Authority (Financial Services Register Firm Reference Number 739516). Registered Office: 2 Charter Court, Broadlands, Wolverhampton, WV10 6TD.