



## Our Complaints Procedure

We take great care to maintain high standards. Where we become aware of complaints or concerns, we will seek to resolve matters as quickly as possible. Our procedures are designed to ensure that complaints are handled fairly and within reasonable timescales.

### Our procedure

The usual procedure is summarised as follows;

We will seek to resolve complaints as quickly as possible. Where a complaint cannot be resolved by the end of the third business day, we will allocate the case to a senior individual who will investigate the complaint.

You will be given the name and contact details of the person dealing with your complaint. The person investigating your complaint will be responsible for;

- making a record of your complaint
- issuing you with an acknowledgment of the complaint promptly following receipt.

The acknowledgement will set out the nature of the complaint and may request further clarification. Your complaint will be investigated using our records together with reports from others if relevant. We may also write to you should we need further information. We will keep you informed of progress.

### Final Response

We aim to resolve complaints, at the latest, within eight weeks. If, after eight weeks, a final response letter has not already been sent to you, you will receive:

- A final response letter detailing our conclusions and resolution to the complaint. This letter will also confirm that, should you remain dissatisfied with the final response, you may refer your complaint to the Financial Ombudsman Service. This must be done within six months of the date of our final response letter, otherwise you would lose this referral right. A copy of the Financial Ombudsman Service leaflet 'your complaint and the ombudsman' will be enclosed.

OR

- A response explaining that we are still not in a position to make a final response, giving the reasons for the further delay and indicating when we expect to be able to provide a final response. The letter will also inform you that you may refer your case to the Financial Ombudsman Service if you are dissatisfied with the delay. A copy of the Financial Ombudsman Service leaflet 'your complaint and the ombudsman' will be enclosed.



Where we need to obtain information from third parties there can be delays which are beyond our control.

If we receive a complaint that is not about us, or our services, and we can identify the firm to whom the complaint should be addressed, we will:

- write to the firm concerned, explaining that we believe the complaint to be theirs, and suggesting that they contact you directly.
- enclose a copy of the original complaint letter.
- write to you enclosing a copy of our letter to the firm together with their contact details and ask that you get in touch directly (the firm will also receive a copy of this letter).

**If you have any questions about this procedure please contact:**

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