Complaints policy

How to make a complaint

We always aim to provide you with great service, but we do understand that sometimes things don't quite go as expected. If you're unhappy with something we did, you can make a complaint.

Making a complaint

If you do wish to make a complaint, you can:

- email us at complaints@chlmortgages.co.uk
- speak to us by phone on **01252 365888**. Lines are open between 9am and 5pm on Monday, Tuesday, Wednesday and Friday, and 10am to 5pm on Thursdays, excluding bank holidays.
- get in touch by post at:
  Chetwood Bank
  Ellice Way
  Wrexham Technology Park
  Wrexham
  LL13 7YT.

What we need to know

To help us investigate your complaint fully, we'll need the following information from you:

- The details of your complaint, with as much information as you are able to provide
- Your contact information and the best time of day to reach you
- What you'd like us to do in order to put things right
- Your account or case reference number (if applicable)

If you feel you've missed some information in your initial complaint, just get back in touch, quoting your case reference or account number and any additional details you'd like us to consider.

What we'll do next

Once we receive your complaint, we'll investigate it thoroughly, fairly and objectively, and keep you informed of our progress.

We'll aim to respond to your complaint within five working days. If we need any additional information, or if we think it will take us longer, we'll let you know within five working days.

The Financial Conduct Authority gives us eight weeks to provide a final response to your complaint, but we aim to resolve most complaints well within this timescale. In the unlikely event that our investigations will take more than eight weeks, we'll write to you to inform you of the progress we've made and the expected date when we'll provide our final response.

What happens if you remain unhappy?

If you're not satisfied with our final response, or if eight weeks have passed since you made your complaint, you may be able to refer your complaint to the Financial Ombudsman Service (FOS).

The Financial Ombudsman Service is an independent body that resolves disputes between consumers and financial businesses. Its service is free to use.

You'll normally need to contact the Financial Ombudsman Service within six months of the date of our final response. Complaints referred outside this timeframe may only be considered in exceptional circumstances.

Where a complaint is not eligible for consideration by the Financial Ombudsman Service, we'll let you know during our investigation.

Read the Financial Ombudsman Leaflet. If you'd like a hard copy of the Financial Ombudsman Leaflet, please let us know and we'll send it to you.

Get in touch with the Financial Ombudsman Service or call them on 0800 023 4567. Calls to this number are free on mobile phones and landlines.

Additional support

If you're experiencing financial difficulty, health issues, bereavement, or other circumstances which may make it harder for you to engage with us, please let us know. We'll work with you to provide appropriate support.

Privacy information

We'll use the personal information you provide to investigate and respond to your complaint. For further information about how we process your personal data, please read our Privacy Policy.