



## Customer Internal Complaints Procedure

We aim to provide you with the highest standards of service. However there may be occasions when our service falls short of your expectations. This easy to use guide is designed to help you make us aware of your views so we can address your concerns. To ensure your maximum protection our internal complaints procedure has been designed to meet the requirements of the Financial Conduct Authority (FCA) and the Financial Ombudsman Service (FOS).

### How We Can Help

Your initial concerns should be addressed to:

*The Compliance Department  
Pink Home Loans  
Shire House  
Birmingham Road  
Lichfield  
Staffs  
WS14 9BW*

If you prefer, you may telephone the Compliance Department on 0844 472 4010

- We will send you a written acknowledgement within five working days of receiving your complaint.
- Your concerns will be fully investigated by a Compliance Policy Officer and a final response issued within 8 weeks of receiving your complaint. If we cannot respond within this period we will write to you informing you of our progress and the reason for the delay.
- If following our investigation we are still unable to resolve the complaint within 8 weeks, we will write to you confirming the reasons for the further delay indicating when we expect to provide a final response. At this stage you may refer the complaint to the Financial Ombudsman Service if you are not satisfied with the progress made.
- If we do not hear from you within eight weeks of us issuing a final response we will assume the response addressed the matter and close our file.
- Should you have any concerns in the meantime please contact the member of staff whose name appears on the acknowledgement letter.

### Still Unhappy?

After receiving our final response, if you feel that your complaint has not been fully addressed please let us know and we will pass your comments onto the Compliance Director. We are committed to ensuring all complaints are fully and fairly addressed. Should you remain dissatisfied, following the completion of our review, you have the option to refer the matter to the Financial Ombudsman Service at:

*Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR*

Should you refer the matter to the Ombudsman, you should do this as soon as possible after receipt of our final response; however this must be within 6 months of us issuing a final response.

### Please note:

You should follow our Internal Complaints Procedure before you refer your concerns to the Ombudsman. There are certain types of complaint, which are outside the Ombudsman's jurisdiction. Before you refer the matter to the Ombudsman you may wish to call them on **0300 123 9 123** to discuss your complaint. You can also visit their website on: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk), for more information.