Mortgage Intelligence

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How to make a complaint

Mortgage Intelligence/ Mortgage Next and FYB Networks treat all complaints seriously and we aim to deal with all complaints quickly, objectively and fairly.

You can send us your complaint by any of the following methods:

E-mail:	**compliance@experiencemi.co.uk**
Telephone:	**0345 130 7446, option 6 (Compliance)**
In writing:	**Complaints Department, Mortgage Intelligence, 4th Floor, Roddis House, 12 Old Christchurch Road, Bournemouth, Dorset, BH1 1LG**

Our timescales

As soon as we have received your complaint, we will try to respond to you as quickly as possible, ideally, and where the facts about your complaint and the outcome is quite clear, within 3 working days.

If we cannot fully establish the facts about your complaint within 3 working days, then we will write to you to let you know that we have received your complaint and confirm our understanding of it.

We will also let you know about the timescales for our investigation.

We will conduct a full investigation into your complaint and give you a full, accurate and fair response. We will also ask you to give us as much information as you can about what's gone wrong. Finally, we will also confirm the Complaint Handler's name, who will be your point of contact throughout the process. You can contact them at any point if you have any concerns or questions about the complaint handling process.

If we have not been able to resolve your complaint within 4 weeks, then the Complaints Handler will contact you and give you an update on the progress of our investigation.

If we have not been able to complete your complaint within 8 weeks, then the Complaints Handler will contact you again to explain why. At this point the Complaints Handler will continue with their investigation and try to complete it as soon as possible, but if you are unhappy with the delay, you can refer your complaint to the Financial Ombudsman Service.

How we will update you with our final decision

Once the Complaints Handler has fully completed their investigation of your complaint, they will send you a final response letter. This letter will be sent to you by secure e-mail, unless you have told us that you would prefer to be contacted in a different way. The letter will confirm our understanding of your complaint and it will contain a clear and detailed explanation of the investigation that the Complaints Handler has carried out. The letter will also confirm the outcome of the investigation and the reason why we have come to our conclusion.

If you are unhappy with our decision

If you are not happy with the outcome of our investigation, you can send your complaint to the Financial Ombudsman Service who are a free and easy to use service that settles complaints between consumers and businesses that provide financial services. The Ombudsman will carry out a completely independent review of your complaint and decide if we have made the correct decision. To find out more about the Financial Ombudsman Service and how to refer your complaint to them you can visit their website at:

www.financial-ombudsman.org.uk

Please note that for the Financial Ombudsman Service to consider your complaint you must refer it to them within 6 months of our final response being sent to you.

You can send your complaint to the Financial Ombudsman Service by any of the following methods:

E-mail:	complaint.info@financial-ombudsman.org.uk
Telephone:	**0800 023 4567**
In writing:	**Financial Ombudsman Service, Exchange Tower, London, E14 9SR**