

CUSTOMER COMPLAINT HANDLING PROCESS

All Types of Mortgages is regulated by the Financial Services Authority (FSA) and subscribes to the Financial Ombudsman Service (FOS).

The FOS is there for you if you remain unhappy with the way in which we resolve your complaint. Before you consider referring your complaint to the FOS we will follow this procedure to try and resolve your issue.

Working day 1-	Receive complaint and take all of the details. If we can resolve it there and then, we will.
Working day 2-	If we haven't resolved the matter, because it needs more investigation, we will update you and send a copy of this process. Please allow for postage time or let us have your e-mail address.
Working day 5-	We aim to conclude most complaints within this period, more complex issues may require more time, so we will update you with where we are with investigations. Please allow for postage times or let us have your e-mail address. If we have not resolved your issue by this time we will try to give you an estimated time that it will be concluded.
End of week 4-	If we still have not resolved the matter we will send you a further update.
End of week 8-	If we still have not resolved the matter we will send you a full explanation as to why not. We will also send you a copy of the FOS explanatory leaflet should you be dissatisfied with the delay or wish to take up the matter with them as well.

We will consider that we have dealt with your complaint satisfactorily if :

- You tell us
- Do not reply within 8 weeks after what we consider as our final response.

It is our policy that our Department managers take responsibility to oversee successful conclusion of your complaint, but we will let you know who, in particular is dealing with it.

Should you feel that you wish to escalate your complaint to our Governance Director, Tim Henson, who will be able to act completely independent of the department involved. He may wish to review correspondence before it is sent to you or take over your complaint. His decisions will be final as far as All Types of Mortgages Ltd is concerned. But you may, as described, contact the FOS.