

COMPLAINTS POLICY



1. Introduction

White Mortgages Ltd ('White Mortgages' / 'We' / 'Our' / 'Us') are committed to providing products and services of the highest standard. If, for any reason, you feel you are not entirely satisfied with any aspect of our service, please let us know straight away. We will investigate your complaint competently, diligently and impartially.

We are regulated by the Financial Conduct Authority (FCA) and are also members of the National Association of Commercial Finance Brokers ('NACFB') and the Equity Release Council ('ERC').

2. How to make your complaint

Firstly, let us know what has happened. You can call Us, email Us, write to Us or use the Contact Us facility upon Our Website. Our contact information is detailed at the bottom of this document.

We will need to know:

- Your name and address.
- Your agreement number or policy number (if / as appropriate).
- Details of how we can contact you.
- A clear description of your complaint and whether any third party is involved.
- Details of what you would like us to do to resolve your complaint.
- If appropriate, copies of any relevant supporting documentation.

3. What happens next?

White Mortgages aim to resolve all complaints as quickly as possible. We will consider all the available evidence and the circumstances, together with any relevant laws or regulations.

We will keep you regularly updated about what is happening and discuss our findings.

We will contact you within three working days to let you know we are considering your complaint and clarify any points where necessary. If we can resolve your complaint within 3 working days, we will send you a Summary Resolution Communication. This is a written confirmation, which confirms that you made a complaint and that We now consider the matter resolved.

Sometimes We may not be able to find a resolution within 3 working days. On these occasions We will issue you with an initial response letter which outlines the circumstances of your complaint. We aim to respond to all complainants within four weeks, although we have eight weeks from the date of receipt of your complaint to investigate and provide you with Our final response.

Occasionally it can take a little longer to reach a decision. If it is going to take Us more than eight weeks to resolve your complaint, from when you first contacted Us, We will update you on our progress and explain why it is still ongoing.

Once We have fully investigated your complaint and reached a decision, We will write to you to let you know our final response. This is a detailed letter which will tell you what We have found; what We plan to do; and how We came to our decision.

If you are unsatisfied with the outcome of our investigation, the final response letter will explain that you may have the right to refer your complaint to the Financial Ombudsman Service within six months of the final response being issued by White Mortgages Ltd.

The Ombudsman cannot consider a complaint if the complainant refers it to the Financial Ombudsman Service:

- more than six months after the date on which the respondent sent the complainant its final response; redress determination; or summary resolution communication; or
- more than:
 - six years after the event complained of or, (if later)
 - three years from the date on which the complainant became aware (or ought reasonably to have become aware) that he or she had cause for complaint.

We will indicate within the communication whether we consent to waive the relevant time limits as set out in the FCA handbook (Dispute Resolution), if this is applicable.

4. Complaints forwarding

Where White Mortgages identify a third-party may be solely or jointly responsible for the matters disclosed within a complaint, We will forward the complaint to the relevant party without delay.

White Mortgages will notify the complainant in the form of a 'final response letter' that We have referred the matter to the third party for investigation. Where White Mortgages are jointly responsible for matters disclosed within a complaint, We will investigate the element relating to us and We will respond accordingly.

Where White Mortgages Ltd are in receipt of a forwarded complaint, We will acknowledge the complaint and will apply the standard time limits for a response from the date on receipt.

If you subsequently decide that you are dissatisfied with the resolution of the complaint, you may be able to refer the complaint to the Financial Ombudsman Service, ICO, ERC or the NACFB, dependent upon the circumstances surrounding the case.

Both the ERC and NACFB would suggest trying to resolve the complaint directly with Us in the first instance. If the complaint is referred to the ERC or NACFB, they will investigate the complaint competently, diligently and impartially. It is important to be aware, the ERC and NACFB have no powers or sanction relating to any form of compensation.

5. Complaints Handling Contact Information

Address White Mortgages Ltd
City Office Park
Crusader Road
Lincoln
Lincolnshire
LN6 7AS

Telephone Number 01522 540777

Email compliance@whitemortgagesltd.co.uk

Website www.whitemortgagesltd.co.uk

6. Further Support

If you are not satisfied with how White Mortgages dealt with your complaint, or you are not happy with Our decision and wish to take it further, you may be able to contact the Financial Ombudsman Service (FOS) regarding your complaint, provided that the complaint concerns a regulated activity, or you fall within the classification of an "eligible complainant".

The Financial Ombudsman Service contact details are:

Address:

Financial Ombudsman Service (FOS)
Exchange Tower
London
E14 9SR

Consumer helpline:

0800 023 4567 or 0300 123 9123

Switchboard:

0207 964 1000

Fax:

0207 964 1001

Email:

complaint.info@financial-ombudsman.org.uk