

# Homeowner Loans



## Complaints

What happens if things go wrong?

You should find your dealings with us and the lender we refer your enquiry to be prompt, efficient and friendly. Our aim is to provide you with a professional and confidential service. If you have a complaint about any aspect of the service you have received, we will be happy to help resolve your concerns. We recommend that you bring your concerns to our attention as soon as possible – the sooner we know about it the sooner that we can resolve it. We have a formal complaints procedure to ensure that your complaint is handled quickly, fairly and efficiently; a leaflet with details of this process is available on request.

On receipt of your complaint the matters raised will be investigated by us or by an independent Complaint Handler within the Lender's company. Upon receipt of a complaint, an acknowledgement email will be sent within two working days and if you remain dissatisfied, or if the complaint is not resolved within 8 weeks from receipt, you can take your complaint to the Financial Ombudsman Service.

Should it be necessary to obtain information from third parties to further these investigations, you will be informed of this and where appropriate your written authority obtained before any disclosures being made by them to third parties. For further information or to make a complaint please contact the Compliance Director at the correspondence address shown below, or email contact @ homeowner-loans.co.uk:

### Financial Ombudsman Service

If we or the lender are unable to resolve your complaint to your satisfaction you may have the right to refer your complaint free of charge to the Financial Ombudsman Service:  
Financial Ombudsman, Exchange Tower, London. E14 9SR

Contact details:

Telephone: 0800 023 4 567 - calls to this number are free on mobile phones and landlines

E-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

**Should you wish to refer the complaint to the Ombudsman, this must be done within 6 months of receiving the final response letter.**