



Our Guide to

Handling Your Complaint

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We are committed to providing the best possible service. But we know that sometimes things can go wrong.

If you are unhappy with our products or service, or if things have not gone the way you expected, we want to know. Please contact us and we will work with you to understand what happened, your concerns and issues, and do our best to put it right as quickly as possible.

We can usually resolve issues straight away. However, if things do take longer, we commit to keeping you informed of the progress of your complaint, as well as any next steps.

How to make a complaint

If you would like to make a complaint, you can contact us by phone, email or post - whichever is convenient for you. Our phone lines are open Monday to Friday between 9am and 5pm.



Call us

(calls may be recorded for quality, training, and complaint-handling purposes.)

029 2254 0482



Email us

complaints@ib-mortgages.com



Write to us

The Complaints Team, Coal House, Dumfries Place, Cardiff, CF10 3RJ

Please include:

- Your name, address and contact number if you are happy for us to call you
- Your account details if you know them
- What has happened and when it happened

Our Complaints Process

We will make every effort to resolve your complaint as quickly as possible and aim to resolve most within 3 working days. If we resolve your complaint before the end of the third working day after it was received and you confirm that you are satisfied with our response, we will write to you to confirm this. We will also provide information in relation to what you can do if you subsequently become dissatisfied with the complaint outcome, and any rights of referral to the Financial Ombudsman Service.

However, for more complex complaints it can take up to 8 weeks. If this is the case, and we are unable to resolve your complaint by the end of the third working day after it was received, we will write to you to let you know that we are dealing with it.

Once we have finished our investigation, we will write to you with our final response no later than eight weeks from the date we received your complaint. This letter will provide you with:

- Details of our investigation
 - Our decision
 - Next steps, if applicable
 - What to do if you remain dissatisfied
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How to take your complaint further

We aim to resolve your complaint as quickly as possible. If, however, you are unhappy with our final response, or your complaint has not been resolved within eight weeks, you have the right to refer your complaint to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent organisation set up by Parliament to resolve disputes between financial services firms and their customers. This service is free of charge and you must refer your complaint within 6 months of the date of our final response if you are not happy with the outcome. We will remind you of your rights at the time.

If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and will only be able to do so in very limited circumstances. For example, if they believe that the delay was as a result of exceptional circumstances.

The Financial Ombudsman Service can be contacted on **0800 023 4567** or at **Exchange Tower, London, E14 9SR**. You can also visit their website for more information www.financial-ombudsman.org.uk or send an email to complaint.info@financial-ombudsman.org.uk.



If you need this leaflet in an alternative format, or if you require additional support due to vulnerability, disability, or personal circumstances, please let us know. We will make reasonable adjustments to support you through the complaints process.

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