

Complaints Procedure

This notice sets out details of the complaints procedure which we operate to try and resolve complaints with regards to services provided. This procedure is aimed at resolving complaints quickly and satisfactorily and to learn from our mistakes to improve in the future.

What is a complaint?

We define a complaint as any oral or written expression of dissatisfaction – whether justified or not – about the provision of, or failure to provide, a financial service (or a decision by a firm in relation to a consumer redress scheme). Generally, the complaint must allege that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience. In some cases, the complaint must also relate to an activity that comes under the jurisdiction of the Financial Ombudsman Service (FOS).

How does Mortgage Maze resolve a complaint?

Mortgage Maze has committed to the following:

1. A Manager or Director should investigate the complaint competently, diligently and impartially.
2. He or she should assess the complaint fairly, consistently and promptly.
3. The complaint should be logged in the file marked Mortgage Maze complaints, detailing what the complaint is about; whether it should be upheld; and what action/redress should be taken.
4. Mortgage Maze should provide fairly and promptly: a clear assessment of the complaint; and an offer of redress or remedial action, if appropriate.
5. Ensure any offer of redress or remedial action that is accepted is settled promptly.

What our complaints procedure covers

Our complaints procedure covers complaints which you may wish to make with regard to the services which we have provided to you, in particular the manner in which we have dealt with your loan and the information we have provided to you about our dealings on your behalf.

How to make a complaint

If you are unhappy with the service we have provided to you, you should in the first instance discuss the situation with your initial broker manager. Should you be dissatisfied with the explanation they have provided to you then your complaint will be referred to the principals firms Director. Written complaints should be addressed to the Director - John Lugsdin at Charles Frank Finance Ltd t/as Mortgage Maze, 89 Cardiff Road, Taffswell, Cardiff CF15 7PL. You may also make a complaint by phone, calling 02921 670060 or by email to johnl@cfl.co.uk.

How we will action your complaint

The principle firms director will consider the contents of your complaint. We may need to contact you for further information in order to better understand your position. The management will then conduct a full investigation into the points raised and discuss the detail of your complaint with the debt adviser as appropriate. Once all the information has been considered you will be contacted to confirm whether the company accepts whether completely or part of your complaint. Where applicable you will be advised of what steps the company will take to put right the complaint and ensure that the same problem does not happen again.

It is the company's objective to resolve a complaint satisfactorily within 10 working days although where more details are required the investigation process may take longer and it can take up to 8 weeks to gather all information required. You will be kept informed of the time scale that will be required for us to investigate your complaint.

Should you disagree with the outcome

We hope that you will accept the decision of our management. If this is not the case, you remain free at all times to seek independent advice from the Financial Ombudsman Service. If you are not satisfied with our final response, you may be eligible to refer the matter to the Financial Ombudsman Service. You must do this within 6 months. Here are their contact details; Financial Ombudsman Service, Exchange Tower, London, E14 9SR. or call 020 7964 1000 or email complaintinfo@financial-ombudsman.org.uk.