

# M.E LEGAL AND FINANCIAL LIMITED TRADING AS: MORTGAGE.CLAIMS COMPLAINTS POLICY

## **Our Complaints Policy**

A complaint can be described as “any oral or written expression of dissatisfaction, whether justified or not, from, or on behalf of, a person about the provision of, or failure to provide, a financial service or a redress determination, which alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience and relates to an activity of that respondent, or of any other respondent with whom that respondent has some connection in marketing or providing financial services or products, which come under the jurisdiction of the Financial Ombudsman Service”.

This includes correspondence in writing and that made during verbal communication. Where any customer expresses concern about the service, steps will be taken to resolve that matter and it will be treated as a complaint.

At Mortgage.Claims we strive to deliver excellent customer service, which is why all complaints are taken very seriously and dealt with in a professional and courteous manner. Our complaints procedure is designed to resolve our clients’ concerns quickly and efficiently.

Many complaints or expressions of dissatisfaction can be resolved informally by discussing your issue with a member of our staff. We encourage you to discuss your concerns with a member of our staff in the first instance, so we can try to resolve your issue to your satisfaction as soon as possible.

## **Our Complaints Procedure**

Complaints may be received directly from customers or from third party representatives. In the event of any complaint received, the matter must be recorded in the complaints log, and referred to the nominated complaints handler in accordance with the complaint handling process.

The procedure below does not apply to a complaint that is resolved by close of business on the business day following its receipt. The complaint will be considered resolved if it is accepted by the complainant. This does not need to be in writing.

The following procedure is made available to every customer upon request:

We are committed to resolving complaints as quickly as possible. In the unlikely event that you wish to make a complaint, you can make complaints by any reasonable means, including in writing to our Complaints Officer at:

Complaints Manager  
Mortgage.Claims  
ME Group  
B26 Alderley Park  
Nether Alderley  
Macclesfield  
SK10 4UN

A complaint can be made by telephone to: +44 (0) 1625 568 761 (Open 9am – 8pm Monday to Thursday and 9am-5.30pm on Friday) or email to: [complaints@mortgage.claims](mailto:complaints@mortgage.claims)

Unless we are able to resolve within 5 business days from receipt of the complaint, the Complaints Manager will send you a standard acknowledgment letter within these 5 business days. The acknowledgement letter will contain our understanding of the complaint, the name of the individual handling the complaint, along with the details of our complaints handling procedure.

We must send a detailed final response within 8 weeks of receipt of the complaint or explain why there has been further delay.

The final response will provide our suggestions which we hope will resolve your complaint. The letter will contain all options available to you, whether you are satisfied or unsatisfied with the handling of the Complaint.

If you remain dissatisfied with our final response or our letter explaining that there will be further delay, you can contact the Legal Ombudsman. You have 6 months in which to raise your complaint with the Legal Ombudsman.

The details for the Legal Ombudsman are as follows:

Post:  
Legal Ombudsman  
PO Box 6804  
Wolverhampton  
WV1 9WG

Email: [cmc@legalombudsman.org.uk](mailto:cmc@legalombudsman.org.uk)  
Telephone: 0300 555 0333 (Open 9am to 5pm – Monday to Friday)  
Website: [www.legalombudsman.org.uk/cmc](http://www.legalombudsman.org.uk/cmc)

### **Subject Access Request (“SAR”) – Complaints**

In the event, you wish to complaint with regards to the handling of a SAR or the processing of data completed by ourselves following a SAR, we will treat this as a formal complaint and operate within the timescales provided above, additional to that of the statutory timescale for providing a SAR to a customer.

If you remain dissatisfied with our final response or our letter explaining that there will be further delay, you can contact the Information Commissioner’s Office (ICO). The details for the ICO are as follows:

Telephone: 0303 123 1113 - normal opening hours are Monday to Friday between 9am and 5pm (excluding bank holidays).

Email: [casework@ico.org.uk](mailto:casework@ico.org.uk)

Address: Information Commissioner’s Office, Wycliffe House, Water Ln, Wilmslow, SK9 5AF.

### **The role of Complaints Handler**

The Complaints Handler will be responsible for the investigation of complaints. Where necessary input will be sought from other employees.

The Complaints Handler will retain a log of all complaints received and the outcome. A complaints file will be created for each complaint, reference to the log, and will contain all communication with complainants, the actions taken to investigate the complaint, the findings and a copy of the final response to the complainant.

### **The responsibility of The Firm**

The Firm will provide assistance to the Legal Ombudsman in connection with the investigation, consideration or determination of complaints where it is reasonably able to provide it.

The Firm must comply with a notice that requires specified information or documents to be provided to the Legal Ombudsman under section 147 of the Legal Services Act 2007.

The Firm must comply with any direction contained in a determination made by the Legal Ombudsman under section 137(2) of the Legal Services Act 2007 where the determination of the complaint has been accepted by the complainant and is binding and final.