

JohnCharcol

The *independent* mortgage experts

Client Complaint Procedures

What to do if you have a complaint against John Charcol:

Matters which occurred from 1st December 2004

If the subject of your complaint relates to matters which occurred from 1st December 2004, you should contact:

Complaints Officer
Compliance Department
John Charcol
5th Floor
Cutlers Exchange
123 Houndsditch
London
EC3A 7BU

Email: complaints@johncharcol.co.uk

Call: 0344 346 3672

Fax number 0845 413 1102

Matters which occurred before 1st December 2004

As John Charcol is a trading name of Charcol Limited, which was a part of the Bradford and Bingley Group until 30th November 2004, if your complaint relates to any product which we arranged for you, any advice we gave you or any action on the part of John Charcol or its staff up until that date, you should contact:

Customer Relations Department
Bradford & Bingley Group
PO Box 88
Croft Road
Bingley
BD16 2UA

Fax number 01274 806745

What will happen after we receive your complaint?

We will investigate your complaint, and, unless we are able to resolve it to your satisfaction within one working day of receiving it we will deal with your complaint as follows:

A written acknowledgement will be sent to you within a maximum of two business days of receipt of your complaint. This will provide the name and job title of the individual who is handling the complaint and include details of the John Charcol's internal complaints handling procedures. We will investigate your complaint as a matter of urgency, and respond at the earliest opportunity. However, some complaints can take longer to investigate, and our regulator requires us to handle your complaint fairly and in a timely manner. Therefore, we will undertake to operate the following maximum timescales.

Within 4 weeks of receiving a complaint, we will send you either

- a final response; or
- An explanation as to why we are not yet in a position to resolve your complaint and indicating when we will make contact again

Within 8 weeks of receiving your complaint, we will send you either:

- a final response which
 - informs you of the outcome of our investigation into your complaint and that you may refer the complaint to the Financial Ombudsman Service if you are dissatisfied with our response we will enclose a copy of a leaflet explaining the Financial Ombudsman Service.
- a response which
 - explains that John Charcol is still not in a position to make a final response, provide reasons for the delay and will indicate an anticipated resolution date; AND Inform you of your right to refer the complaint to the Financial Ombudsman Service if you are dissatisfied with the delay.

What if you are dissatisfied with our response?

If you are dissatisfied with our final response to your complaint, or if we are unable to resolve your complaint within 8 weeks, you will have the right to refer your complaint to the Financial Ombudsman Service at the following address:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Tel: 0800 023 4 567

Please note that complaints must be referred to the Financial Ombudsman within a maximum of six months of our final response to you.

John Charcol is a trading name of John Charcol Limited and its Appointed Representatives, which is authorised and regulated by the Financial Conduct Authority.