

Complaints Procedure

What to do if you want to complain

Zephyr Homeloans is responsible for providing and administering mortgages. We strive to provide an excellent service, so if something goes wrong and you need to complain, we will take it seriously and do our best to resolve your complaint promptly and fairly.

We will accept complaints directly from our customers or via their mortgage intermediaries, but we cannot accept complaints about mortgage intermediaries. If you have any concerns about the advice or service you have received from your mortgage intermediary, please ask them for a copy of their own complaints procedure.

Making a complaint

If you have a problem please contact us as soon as possible. If you call us we will try to resolve the problem during the call, or tell you how we are going to resolve it.

It would be useful if you could provide the following information:

- The account holder's name and address
- The account number for the mortgage or loan affected
- Contact details for the person making the complaint, including any preferred contact times
- For mortgage intermediaries: Confirmation that you have permission to deal with us on behalf of the account holder
- A clear description of what you are complaining about
- Details of what you would like us to do to put things right
- Copies of any relevant correspondence and/or details of any calls you have previously made to us

What we will do and how long it will take

We will try to resolve your complaint immediately. Failing that, we will aim to resolve your complaint within three business days of receipt and if we are able to do this, a letter (called a 'summary resolution communication') will be issued to you confirming your complaint has been resolved.

If we cannot resolve your complaint within three business days of receipt we will:

- Aim to respond within five business days of receipt. However, there may be situations where this timeframe cannot be met. In these situations a written acknowledgement will be sent to you as soon as is practical
- Tell you if we need any more information from you or anyone else to help us investigate your complaint
- Provide a final written response to the person making the complaint within four weeks of receipt, or tell you when we expect to provide one. In these instances we will respond to your complaint within a maximum of eight weeks of receipt

What to do if you are not satisfied with our response

If you are not satisfied with our final written response, you have the right (where eligible) to refer your complaint to the Financial Ombudsman Service (FOS). This is a free and independent service to help customers resolve problems with financial services companies. FOS will only consider your complaint once we have had an opportunity to hear your concerns and resolve the issue.

Contact details for FOS are shown below.

How to contact Zephyr Homeloans

Website:

www.zephyrhomeloans.co.uk

Telephone:

0370 707 1896

Mon – Fri 9am – 5pm

Calls may be recorded for monitoring and training purposes. Charges for calling 03 numbers are the same as for calls made to standard UK landline phone numbers starting 01 or 02 and are also included in bundled minutes and unlimited call packages.

Post:

Customer Response
Zephyr Homeloans
PO Box 12
Skipton
BD23 2HL

How to contact the Financial Ombudsman Service (FOS)

Website:

www.financial-ombudsman.org.uk

Telephone:

0800 023 4 567

Calls to this number are normally free from landlines and mobiles.

0300 123 9 123

Calls to this number cost no more than calls to geographic numbers (01 or 02).

Email:

complaint.info@financial-ombudsman.org.uk

Post:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

www.zephyrhomeloans.co.uk Tel: 0370 707 1896