

Customer Internal Complaints Procedure

We aim to provide you with the highest standards of service. However there may be occasions when our service falls short of your expectations. This easy to use guide is designed to help you make us aware of your views so we can address your concerns. To ensure your maximum protection our internal complaints procedure has been designed to meet the requirements of the Financial Conduct Authority (FCA) and the Financial Ombudsman Service (FOS).

How We Can Help

Your initial concerns should be addressed to:

The Complaints Department
Pink Home Loans
Newcastle House
Albany Court
Newcastle Business Park
Newcastle Upon Tyne NE4 7YB

If you prefer, you may telephone the Compliance Department on 0191 233 4684

- We will send you a written acknowledgement within five working days of receiving your complaint.
- Your concerns will be fully investigated by a Complaints Handler and a final response issued within 8 weeks of receiving your complaint. If we cannot respond within this period we will write to you informing you of our progress and the reason for the delay.
- If following our investigation we are still unable to resolve the complaint within 8 weeks, we will write to you confirming the reasons for the further delay indicating when we expect to provide a final response. At this stage you may refer the complaint to the Financial Ombudsman Service if you are not satisfied with the progress made.
- If we do not hear from you within eight weeks of us issuing a final response we will assume the response addressed the matter and close our file.
- Should you have any concerns in the meantime please contact the member of staff whose name appears on the acknowledgement letter.

Still Unhappy?

We are committed to ensuring all complaints are fully and fairly addressed. Should you remain dissatisfied, following the completion of our review, you have the option to refer the matter to the Financial Ombudsman Service at:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Should you refer the matter to the Ombudsman, you should do this as soon as possible after receipt of our final response; however this must be within 6 months of us issuing a final response.

Please note:

You should follow our Internal Complaints Procedure before you refer your concerns to the Ombudsman. There are certain types of complaint, which are outside the Ombudsman's jurisdiction. Before you refer the matter to the Ombudsman you may wish to call them on 0300 123 9 123 to discuss your complaint. You can also visit their website on:

www.financial-ombudsman.org.uk, for more information.

Alternatively, where your complaint relates to products or services purchased online, or by other electronic means such as email, you may refer your complaint to the online dispute resolution platform at <http://ec.europa.eu/odr>.