**Consumer complaints**

PRIMIS Mortgage Network is a trading name of Personal Touch Financial Services Limited. Personal Touch Financial Services Limited (Personal Touch) is authorised and regulated by the Financial Conduct Authority.

We are sorry you felt the need to complain.

It is an accepted part of business life that people are sometimes not happy with the way they have been treated, or expect a higher standard of service. However, in Financial Services there are strict rules, which must be followed in respect of a complaint.

This means to you, the consumer, Personal Touch has in place, effective and transparent complaint-handling arrangements which ensure that complaints are dealt with reasonably, promptly and fairly.

Personal Touch takes complaints against its members very seriously and to that end, we have a team that takes a principled stance in resolving complaints – The Customer Resolution Team.

How to complain

If you therefore wish to complaint about the service and/or advice provided by one of our members you can do this by contacting the team via any of the following routes:

* In writing: The Customer Resolution Manager, Personal Touch Financial Services Limited (PRIMIS Mortgage Network), Ground Floor, 3700 Parkside, Birmingham Business Park, Solihull, B37 7YT
* By telephone: 0121 767 1139, ask for the Complaints Co-ordinator (all calls are recorded)
* By email: complaints@personaltouchfs.com

To help us investigate your complaint, please provide the following information:

* Your name, address and contact details
* The name of the business, advisor name and any dates you feel relevant
* The product/service you are unhappy with
* What went wrong

This will help us to understand the reasons for your discontent and to ensure we deal with your complaint properly.

Our Process

Upon receipt, we will acknowledge your complaint promptly. This will contain your complaint reference number for your records and this will allow us to find your information quickly should you contact us.

If we have not been able to complete our investigation into your complaint and have not sent you a final response letter within 4 weeks of receiving your complaint we will write to you to update you on our progress.

A final response letter details the outcome of our review.

In the unlikely event that our investigation is not complete within 8 weeks of receipt of your complaint we will write to you to explain why and let you know when you can expect to hear from us. We will also provide details of how to contact the Financial Ombudsman Service if you are not satisfied with our progress.

Financial Ombudsman Service

You have a statutory right to refer your complaint to the Financial Ombudsman Service if you do not feel our decision is correct. It is a service free of charge to consumers.

You may refer the matter to the Financial Ombudsman Service (FOS) within six months from the date of the final response letter, notwithstanding any further correspondence exchanged between us.

* In writing: Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR
* By telephone: 0800 023 4567 / 0300 123 9 123
* By email: complaint.info@financial-ombudsman.org.uk

Or if you wish to visit the Financial Ombudsman Service’s website - [*www.financial-ombudsman.org.uk*](http://www.financial-ombudsman.org.uk)

Better customer outcomes

We conduct root cause analysis and our aim is simple and clear – to provide better customer outcomes, to improve the customer experience and processes within our business.

It is important we learn when we have made a mistake so complaints are considered within the wider business to ensure in so far as possible, they are not repeated again in the future.