

A complaint - how can we put it right?

Standard of service

We do all we can to ensure that you are given the highest possible standard of service.

Unfortunately, mistakes and misunderstandings sometimes happen. If you have a problem, we like to know about it as soon as possible so that we can put matters right. This leaflet explains how we will deal with problems that you tell us about.

What happens now?

We are sorry that you have had to contact us with a complaint.

Please be assured that your complaint will be handled in accordance with our internal complaints procedures.

We will ensure that:

- Your complaint is dealt with in accordance with the rules set by the Financial Services Authority (FSA).
- Your complaint is investigated thoroughly.
- You receive a detailed response to the concerns you have raised.

Our complaints handling procedure is outlined below:

- We may be able to acknowledge and resolve your complaint within five working days of its receipt.
- If this is not possible, we will send you a written acknowledgement within five days of its receipt, giving you the name of the person or department handling your complaint and tell you when you can expect to hear from us, this will normally be within four weeks of receiving details of your complaint.
- If we are unable to resolve your complaint within four weeks, perhaps because it involves extensive research, we will write to you to explain what steps have been taken and tell you when we anticipate being in a position to advise you of the outcome of our investigations. This will be within eight weeks of receiving details of your complaint.

Who will deal with your complaint:

- In the first instance a senior member of the appropriate business area will deal with your complaint.
- If the first point of contact has been unable to resolve the complaint to your satisfaction, a member of the Customer Support Team will review your complaint and issue you with a final response.
- If you are unhappy with the final response issued by the Customer Support Team you may be able to refer your complaint to the Financial Ombudsman Service (FOS). When we issue a final response letter we will tell you how to contact them.

The Financial Ombudsman Service will only get involved in your complaint once the internal complaints procedure of a firm has been exhausted by issuing a final response letter, or if the firm has had at least eight weeks to resolve the matter and has still not sent you its final response.

Financial Ombudsman Service (FOS)

The FOS can investigate a wide range of complaints about the actions of building societies and other financial institutions. It offers an independent adjudication service for which there is no charge.

If we have investigated your complaint all the way through our internal complaints handling procedure and sent you a final response and you are still unhappy, you may be able to have your complaint investigated by the FOS.

You must take your complaint to them as soon as possible. A delay of more than six months, after the date of our final response, may mean that the FOS will refuse to deal with your complaint.

If you would like more information about the FOS you should contact:

The Financial Ombudsman Service

South Quay Plaza
183 Marsh Wall
London E14 9SR

Consumer helpline

Open 8am to 6pm, Monday to Friday

- **08000 234 567**

free for people phoning from a “fixed line” (for example, a landline at home)

- **0300 123 9 123**

free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

How to contact us

UCB Home Loans
Portman House
Richmond Hill
Bournemouth
BH2 6EP

Telephone: 0845 602 6144

Please note that for our mutual protection and to improve service standards, we may monitor and/or record telephone calls.

UCB Home Loans Corporation Limited (UCBHL) is a wholly owned subsidiary of Nationwide Building Society and is authorised and regulated by the Financial Services Authority under registration number 303556. Most buy-to-let mortgages are not regulated by the Financial Services Authority. Registered Office: Nationwide House, Pipers Way, Swindon, SN38 1NW. Registered in England. Company Registration Number 1063539.

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