



## **Making a Complaint**

**< Our Commitment to You >**

## We're sorry something went wrong

At Foundation Home Loans we aim to provide a high standard of service to our customers.

We appreciate we do not always get things right and are disappointed we have given you cause to be unhappy with our service.

Bringing this to our attention gives us an opportunity to put matters right and improve our customer service. We take complaints seriously and we want to assure you that we will investigate your concerns thoroughly and fairly.

### How to contact us if you have a concern:

#### By Telephone

You can call us on **0344 770 8030** or

#### By Email

Email us at **CustomerRelations@foundationhomeloans.co.uk**

#### In Writing

You can write to us at:  
Customer Relations Manager  
Foundation Home Loans  
5 Arlington Square  
Downshire Way  
Bracknell  
Berkshire RG12 1WA

## What happens next?

### We will:

1. Investigate all of your concerns in a fair and impartial manner
2. Keep you regularly informed of the progress of your complaint
3. Put things right for you where we find that we have done something wrong
4. Always consider your individual circumstances when reaching our decision and take appropriate action that we feel is fair and reasonable in order to resolve your complaint
5. Explain clearly the reasons supporting our decision, regardless of the outcome, and provide you with information on how to pursue your complaint further should you wish to

### How quickly will you receive a response?

This depends on what has gone wrong.

- We will endeavour to sort it out as quickly as possible - usually this will be within 3 working days of you contacting us
- If we find it is going to take longer, we will let you know within 5 working days and tell you when you can expect a full response
- We will write to you again after 4 weeks if our investigations are still ongoing and we have been unable to resolve your concerns by this time
- We are required to issue a full and final response within eight weeks of receiving your complaint
- In the unlikely event that we are unable to issue a final response to your complaint within eight weeks of us receiving it, you may be able to refer your complaint to the Financial Ombudsman Service, free of charge

## Will you be entitled to compensation?

Compensation will be awarded if it is found that you have been financially disadvantaged by us or suffered undue inconvenience.

## What if you think our decision is unfair?

If after receiving our final response you remain unhappy with our decision, you may be able to refer your complaint to the Financial Ombudsman Service, free of charge.

We will give you details of how you can do this when we send you our final response. We have included information about them below.

## The Financial Ombudsman Service

The Financial Ombudsman Service is an independent organisation. They resolve complaints that consumers and financial businesses have not been able to resolve between themselves. If for some reason we have not been able to resolve your complaint within 8 weeks, or you're not satisfied with the resolution, you can refer your complaint to the Financial Ombudsman Service.

If you receive a final response letter from us, and you want to contact the Financial Ombudsman Service, you'll need to do this within 6 months of receiving our final response.

To find out more about the service visit [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### You can contact the Financial Ombudsman Service by writing to:

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Alternatively, you can phone them on **0800 023 4567**.  
(Calls to this number are now free from mobile phones and landlines)

If you'd like this information in another format, call us on **0344 770 8030**.  
Braille, large print or audio format are available