

Complaints Procedure

In the process of providing a service to customers and interacting on a daily basis, complaints are a normal part of business. Mortgage123 considers any form of complaint including the handling of any complaint, a serious matter.

Our Objectives

- To respond to complaints in a courteous, timely and fair manner;
- To take all reasonable steps to resolve any complaint with the consumer making the complaint;
- To endeavour to address the specific issues raised by our customers and, where appropriate, update our procedures to avoid re-occurrence of problems.
- To endeavour to achieve a situation where the customer feels we have addressed the complaint, but if they remain dissatisfied with the outcome of our efforts, to ensure that they are notified of the right to refer the matter to the Financial Services and Pensions Ombudsman (FSPO).

Complaints Procedure

The firm will have provided you with a summary of the firm's complaints procedure operated by the firm in its terms of business at the outset of your relationship with the firm.

- This is a copy of our full complaints procedure which takes effect from the date you receive this document;
- We acknowledge all complaints in writing not later than 5 working days of the complaint being received by the firm;
- You will be provided with the name of the individual in the firm appointed to deal with your complaint until the complaint is resolved or all steps of the firm's complaints handling procedures have been exhausted;
- You will be provided with regular updates on the progress of the investigation of your complaint every 20 working days on paper or another durable medium.
- Your complaint will be actively investigated and a comprehensive response will be sent to you within 40 working days (8 weeks) of receipt of the original complaint.
- Where your complaint has not been resolved the firm will inform you of the anticipated timeframe within which it hopes to resolve your complaint, where possible. We will also advise you of your right to refer the matter to the Financial Services & Pensions Ombudsman (FSPO).
- Where your complaint relates to one of the Insurance Company's/Product Producers/Underwriters with whom business has been placed by us on your behalf, we will forward your complaint to the Insurance Company/Product Producer/Underwriter involved. We will endeavour to ensure that the Insurance Company/Product Producer/Underwriter deals with the complaint until a satisfactory conclusion is reached.
- When the complaint has been fully investigated we will issue a summary letter to you within 5 working days of completion of the investigation.
- Where it has not been possible to resolve your complaint and you remain dissatisfied with the outcome and the firm believes it cannot make any further progress on the matter, we will advise you of this.
- We will advise you that you are entitled to refer your complaint to the Financial Services & Pensions Ombudsman (FSPO), contact details: Lincoln House, Lincoln Place, Dublin 2, Tel: (01) 567 7000 or info@fspo.ie.
- Should you wish to refer your complaint to the FSPO, the firm will issue you with a formal 'final response' letter.