

Complaints Procedure

What to Do When We Don't Get It Right

We're committed to delivering exceptional customer service at all times. However, if your experience does not meet your expectations, it's crucial for us to understand why, so we can improve. Your feedback is instrumental in helping us enhance our services and ensure we meet your needs more effectively in the future.

If you're dissatisfied with any aspect of our service, we encourage you to reach out to us. You can contact a member of our customer support team in the following ways:

- Email you can send us an email detailing your concerns. We aim to respond promptly and thoroughly
- Telephone if you prefer to speak directly with a team member, please call us.
 We're available to discuss and address your feedback immediately
- Letter you can also write to us at our postal address. We welcome written feedback and promise to consider it carefully

Please find our contact details below:

Complaints Officer
Compliance Department
Ifthikar Mohamed
4 Imperial Place, Maxwell Road, Borehamwood, England, WD6 1JN.
Email: help@wismortgages.co.uk

Our full complaints handling procedures document is available on request.

We'll always try to resolve your complaint as quickly as possible. Where we can't resolve it there and then, we will then independently investigate the issues that you have raised and advise you of our findings.

After 5 days, if we haven't managed to resolve your complaint, we'll contact you with an update or acknowledgement.

We aim to sort things out as soon as we can, and we'll keep you updated along the way.

Within 8 weeks of receiving your complaint, we will send you either:

• A final response which: informs you of the outcome of our investigation into your complaint and that you may refer the complaint to the Financial Ombudsman



Service if you are dissatisfied with our response, we will enclose a leaflet explaining the Financial Ombudsman Service.

A response which: explains that WIS Contractor Mortgages Limited is still not in a
position to make a final response, provides reasons for the delay and will
indicate an anticipated resolution date; and inform you of your right to refer the
complaint to the Financial Ombudsman Service if you are dissatisfied with the
delay.

Should you be unhappy with the resolution to your complaint, you may contact the Financial Ombudsman Service, who can be contacted at the following address

Financial Ombudsman Service
The Financial Ombudsman Service
Exchange Tower
London E14 9SR

Tel: 0800 023 4 567