

## Your Rights

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Mortgage Solutions Hub Limited are an appointed representative of Mortgage Advice Bureau. Our customers are covered by this shared set of rights, as laid out below.

Our number one priority is to provide customers with the highest level of service. However, we know that sometimes things can go wrong. Customer feedback helps us understand where things have gone wrong and gives us the opportunity to put them right. It also helps us understand where we need to improve our products and services.

If you have a complaint about your Adviser or the service you received please contact us.

**Post:** Resolutions Department (Complaints), Mortgage Advice Bureau Limited, Capital House, Pride Place, Derby, DE24 8QR.

**Email:** [complaints@mab.org.uk](mailto:complaints@mab.org.uk)

**Phone:** 01332 200020 We may record and monitor calls.

If your complaint cannot be resolved straightaway we will:

- Acknowledge receipt in writing, confirming our understanding of your complaint, who will be handling it and giving you the opportunity to provide any further information or documents.

### The Financial Ombudsman Service

If you're dissatisfied with our response, you can ask the Financial Ombudsman Service for an independent review free of charge, but you must do so within six months of the date of MAB's final response letter.

The Financial Ombudsman Service (FOS) will only consider your complaint once you've tried to resolve it with us, so please take up your concerns with us first and we'll do all we can to help.

The FOS is also only able to consider certain categories of complaint, for example complaints about Buy to Let mortgages, which are not regulated by the Financial Conduct Authority will normally be outside the jurisdiction of the FOS.

In addition, the FOS might not be able to consider your complaint if:

- What you're complaining about happened more than six years ago, and
- You're complaining more than three years after you realised (or should have realised) that there was a problem.

If your complaint was made outside of these time limits, which is a matter for The Ombudsman to decide, The Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if it believes that the delay was as a result of exceptional circumstances.

Further information on the services provided by the Financial Ombudsman Service can be found on their website: <http://www.financial-ombudsman.org.uk> or alternatively,

**Post:** The Financial Ombudsman Service, Exchange Tower, London. E14 9S

**Phone:** 0800 023 4567 or 0300 123 9123

**Email:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

### **Alternative Dispute Resolution (ADR) Directive**

Alternative Dispute Resolution (ADR) Directive. The ADR directive is European law, which means alternative ways of resolving contractual disputes between consumers and businesses are available. The Financial Ombudsman Service (FOS) is the ADR provider for Financial Services in the UK and will provide a complaint handling service under the ADR Directive in addition to its role as an Ombudsman Service.

Mortgage Advice Bureau has decided to continue dealing with customer's complaints when they are received rather than pass responsibility to the FOS under the ADR Directive. This does not affect customers' statutory rights of referral to the FOS as outlined above.

Online Dispute Resolution Platform (ODR). Complaints about Financial Services firms may also be sent to the Online Dispute Resolution website; <http://ec.europa.eu/consumers/odr>

Any complaints received via the ODR, will be forwarded to the FOS and then to MAB. Complaints received by this method will be treated in the same way as those received through existing means.