

## Complaints

### Our Commitment to You

It is always our intention to provide you with the highest quality service. However, we appreciate that occasionally things can go wrong, the details below set out who to send your complaint to and how this will be handled:-

### Who to Complain To

Please address your complaint, and any subsequent queries you may have in connection with the complaint Kevin McGee:

129 Wingfield Road  
Barnsley  
South Yorkshire  
S71 3PW

Tel: 07973314493

Email: [kevin@24-mortgages.co.uk](mailto:kevin@24-mortgages.co.uk)

### How Your Complaint Will Be Dealt With

We aim to resolve your concerns, wherever possible, within three working days. If this is not possible, we will acknowledge your complaint in writing no later than 5 working days after receipt. We will then deal with your complaint promptly and will keep you informed of the progress of our investigation and the measures being taken to resolve your complaint.

If we are unable to issue a final response within eight weeks of receipt of your complaint we will write to you and explain why we have been unable to conclude your complaint and confirm when we expect to be able to provide a final response. You are welcome to contact us at any time to check the status of our investigation. We will also advise you of your right to refer the complaint to the Financial Ombudsman Service (FOS) if you are dissatisfied with the delay, or if you are dissatisfied with the final response you have received, at whichever stage of the process it is issued to you.

If what you're complaining about took place before 01st April 2019 then the FOS can consider complaints from micro enterprises, which means a business with:

- A turnover of annual balance sheet that does not exceed two million euros and fewer than 10 employees
- This is provided we have had adequate opportunity to resolve your complaint first. In addition, a charity which has an annual income of less than £1 million at the time the complaint is made, and a trustee of a trust which has a net asset value of less than £1 million at the time the complaint is made, may also be eligible.

In addition from 01st April 2019 the FOS can consider complaints from small business that have

- An annual turnover of less than £6.5million (or its equivalent in any other currency);
- And either A balance sheet total of less than £5million (or its equivalent in any other currency)
- or Fewer than 50 employees

FOS sets time limits for consumers to refer complaints to them and they will not consider a complaint unless the firm has been given an opportunity to resolve it and at least eight weeks have elapsed from the date the complaint was made. A complaint must then be referred to FOS within:-

- Six months from the business sending the consumer a final response (which has to mention the six-month time limit); and
- Six years from the event the consumer is complaining about (or, if later, three years from when the consumer knew, or could reasonably have known, they had cause to complain).

The Financial Ombudsman Service contact details are:

**Postal Address:**

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

**Enquires & Consumer Helpline:**

Tel: 0800 023 4567, 0300 123 9123  
Calls made from Outside UK: [+44 20 7964 0500](tel:+442079640500)

<https://www.financial-ombudsman.org.uk/>

If you require a copy of our full complaint procedures, please email;

[kevin@24-mortgages.co.uk](mailto:kevin@24-mortgages.co.uk)