

## Complaint handling procedures for Find Financial Advice is a website of Arigal Consulting, which is a trading style of Access Financial Services Ltd.

Arigal Consulting provides lead-generation services only. We will pass your details to Access Financial Services Ltd, and all regulated mortgage advice is provided exclusively by Access Financial Services Ltd (FRN 301173).

Access Financial Services Ltd is authorised and regulated by the Financial Conduct Authority under Financial Services Register number 301173.

**If you would like this document in larger print or in another format, please contact us.**

## Your right to complain

Although we always try to provide a high standard of service in handling your enquiry and passing your details correctly to Access Financial Services Ltd, we understand that there may be occasions where you aren't happy with the service you received.

That's why we have a complaints procedure.

## Who to contact

If your complaint relates to the regulated mortgage or protection advice you receive, we will forward your complaint to Access Financial Services Ltd, who are responsible for responding under the Financial Conduct Authority's rules.

So, if you are unhappy with our services, please contact us.

**By phone** 0800 999 3939

**By email** [jeremy.lock@accessfs.co.uk](mailto:jeremy.lock@accessfs.co.uk)

**By post** Unit 1 Furtho Court, Towcester Road, Old Stratford, Milton Keynes,

MK19 6AN Our offices are open Monday to Friday 9am to 5pm (except bank holidays).

## What we do when a complaint is received

Our actions will be the same whether your complaint is made in writing or verbally. We aim to assess any complaint fairly, consistently and promptly

Where possible, we'll try to resolve your concerns within 3 working days of receiving your complaint.

If we can resolve your complaint within 3 working days, we will:

- Contact you by the end of the third day of receiving your complaint, confirming how we have dealt with it.

If we cannot resolve your complaint within 3 working days, we will:

- Write to you within 5 working days of receiving your complaint
- Investigate your complaint further.
- We may need to get a signed letter of authority from you so we can collect certain information from other parties on your behalf
- We aim to complete our investigation within 8 weeks of receiving your complaint
- Write to you again when we have completed our investigation, confirming:
  - Details of our investigation
  - Whether your complaint should be upheld or not
  - What corrective action or redress (or both) may be suitable
  - If we haven't been able to complete our investigation within 8 weeks of receiving it, we will write to you again, explaining:
    - The reason(s) why we have not been able to complete our investigation
    - When we hope to complete our investigation

## If you are unhappy with our response

If you're not happy with our response, you may refer your complaint to the Financial Ombudsman Service free of charge, who may be able to help.

We'll provide full details of how to do this when we write to you.

## What we do if your complaint is not about our firm

If your complaint relates to the regulated advice or services provided by Access Financial Services Ltd or any other firm, we will:

- Write to the firm concerned (if we can identify them), explaining that we believe they need to consider your complaint. We will also enclose details of your complaint.
  - If this was made in writing – the copy of your original letter / email
  - If this was made verbally – written details of the notes we made
- Write to you, giving you firm's contact details. We will also provide you with a copy of the letter we send to the firm. A copy of the letter we send to you will also be sent to the firm concerned.

## Financial Ombudsman Service

You can also refer your complaint to the Financial Ombudsman Service if we don't resolve the matter to your satisfaction. The Financial Ombudsman Service can help resolve disputes between firms and their customers, they're entirely independent, and the service is free.

Ask us for a leaflet or contact the Financial Ombudsman

Service at: The Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR  
Phone: 08000 234 567 or 0300 123 9123  
Email: [enquiries@financial-ombudsman.org.uk](mailto:enquiries@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)