

SUMMARY INTERNAL COMPLAINT HANDLING PROCEDURE

Our Aim

We are committed to providing a quality service to all our customers. One of the ways in which we continue to improve our service is by listening and responding to customers, especially when they are unhappy about our service.

We deal with all cases fairly, promptly, and consistently, and when we have made a mistake we put it right and we want to make it easy for customers to tell us how they feel, so we make it easy to get in touch with us:



Servicing on behalf of **Miller Homes**
or **Morris Homes** - **02920 858 792**



customerservices@elmwoodpk.co.uk

Servicing on behalf of **Asset Link**
Capital (No.7) - **02920 858 740**



Breckon House, Caerphilly Business
Park, Caerphilly CF83 3GG



<https://www.elmwoodpk.co.uk/privacy-policy/>

By listening to you we know where things are going well and where we need to improve.

Each month, senior operational managers review the complaints received from the previous month to ensure that our customers receive good outcomes, and our business practices remain fair and consistent with industry standards.

Making a Complaint

Everyone who works for us is aware of the many ways a complaint may be raised and we want to resolve issues as fast as possible. If you contact us on the telephone we will try to put things right on the call. Sometimes it may take more time, or we might not have the information to hand, and we will need to pass it on to our Complaints and Dispute Resolution team to investigate.

All written complaints are reviewed by our Complaints & Dispute Resolution Team who then decides the appropriate action to be taken.

Our Complaint Handling Process

- If we have not managed to resolve on a call the complaint is assigned to a member of our Complaints & Dispute Resolution Team whose responsibility it is to investigate all aspects of the complaint.
- They may review our internal software, review previous contact with you, listen to calls made or received or reach out to other parts of the business for help.
- They may contact you along the way to ask for further information that will help them to resolve.
- If the case is complex, it may also be necessary for a senior member of the management team to review.

We will keep in touch with you along the way:

If we resolved on first contact	If we have not managed to resolve on first contact	At week 4	By week 8
We will send you a letter to confirm this.	We will write to you to acknowledge your complaint.	If we are still investigating we will write to you to let you know.	We will send you a final response letting you know the outcome.

Your Final Response

If we accept and uphold the complaint made we will aim to put you back in the position you were before the complaint was made. This may mean offering compensation as well as putting things right.

If we do not accept (or reject) the complaint we will give you a clear explanation as to what happened during the investigation and why the decision was made.

If we are not able to provide a Final Response at week 8 we will write explaining why we have been unable to respond and reassure you that we are committed to offering a resolution.

Appealing Our Decision

It can be disappointing when you don't receive the outcome that you were looking for and we always try to be as clear as possible with our final response and show you why the decision was fair. However, if you are not happy with the decision, or we are unable to resolve your complaints within 8 weeks, you can contact the Financial Ombudsman Service (FOS) free of charge on the contact details below. You can also appeal to the Credit Services Association (CSA) who we are members of.

Credit Services Association

2 Esh Plaza
Sir Bobby Robson Way
Great Park
Newcastle Upon Tyne
NE13 9BA

Financial Ombudsman Service

Exchange Tower
London E14 9SR



0 191 217 0775
www.csa-uk.com



Financial
Ombudsman
Service

0800 023 4 567

0300 123 9 123

www.financial-ombudsman.org.uk