

# Customer Complaints Handling Procedure

At Capital Home Loans Limited we strive to provide you, the Customer, with the highest standards of service. In the regrettable event that our service falls short of your expectations and you wish to make a complaint, these are the steps we will take:

1. Your complaint may be made over the phone, in writing, or by e-mail to the Department concerned. Alternatively, your complaint can be addressed to our Complaints Handling Officer or by email to [complaints@chl.org.uk](mailto:complaints@chl.org.uk) in order for us to give the matter our full consideration.
2. Please detail all the points that you wish to be considered and if possible an indication of what you believe to be the appropriate solution.
3. Customer Relations will send an **Acknowledgement Letter** within five working days from receipt of your complaint.
4. A **Final Response** addressing all the issues raised will be forwarded to you within eight weeks of receipt of your complaint as prescribed by the Financial Conduct Authority; however we will endeavour to provide the Final Response within four weeks. In the unlikely event that our investigations will take more than eight weeks from when you first contacted us, we will write to inform you of the progress made and expected date of the Company's Final Response.
5. If, for any reason you are not satisfied with the Final Response, or eight weeks have passed since you first raised your complaint with us. **You have the right to refer the matter to The Financial Ombudsman Service, free of charge, but you must do so within six months of the date of our Final Response letter.** If you do not refer your complaint in time, 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 the Ombudsman believes that the delay was as a result of exceptional circumstances.

**The Financial Ombudsman Service contact details are:**

|                 |   |
|-----------------|---|
| <b>Phone:</b>   | <b>0800 023 4567</b> (free for people phoning from a landline or mobile phone)<br><b>0300 123 9123</b> (calls to this number cost no more than calls to 01 and 02 numbers)<br><b>18002 020 7964 1000</b> (Calls using next generation text relay) |
| <b>Website:</b> | <b>www.financial-ombudsman.org.uk</b>   |
| <b>Email:</b>   | <b>complaint.info@financial-ombudsman.org.uk</b>  |
| <b>Post:</b>    | <b>The Financial Ombudsman Service, Exchange Tower, London, E14 9SR</b>   |