

Summary Complaints Procedure

Butterfield Mortgages Limited

Complaints Handling - Effective 3 November 2021

INTRODUCTION

Butterfield Mortgages Limited ('BML') is committed to providing a high quality lending service, however BML recognises that there may be times when customers have cause to complain. Occasionally things may go wrong and BML is committed to doing its utmost to resolve customer concerns fairly and to their satisfaction at the earliest possible opportunity. BML therefore has in place a complaint handling policy and procedure that puts its customers' best interest at the heart of the complaints handling process.

This procedure explains what you have to do if you have a complaint about our services or products. It also outlines the timescales you should expect for resolving complaints and who to contact if you are not satisfied with our response.

HOW TO COMPLAIN

If you are not satisfied with any aspect of our service or products, please contact us in any of the following ways to ensure we can investigate the matter promptly and fairly:

- Telephoning your Relationship Manager at the Butterfield on 0203 871 6900
- Sending an e-mail to your Relationship Manager
- Write to:
Manager, Operational Risk & Administration,
Butterfield Mortgages Limited, Sun Court,
66-67 Cornhill, London, EC3V 3NB

WHAT HAPPENS NEXT

Once we have received your complaint, we will promptly acknowledge its receipt and confirm when you can expect to hear from us. We will aim to resolve your complaint as quickly as possible and keep you regularly informed of the progress we are making in trying to resolve it.

If we consider your complaint resolved by the third business day following the day on which it was received, you will receive a summary resolution communication, which means we will write to you by e-mail or letter to:

- Confirm that your complaint received by us is considered to have been resolved;
- Notify you of being able to refer your complaint to the Financial Ombudsman Service should you remain dissatisfied with the resolution of your complaint;
- indicate whether or not we consent to waive the relevant ombudsman referral time limits;
- and provide you with the website address of the Financial Ombudsman Service where further information about this service is available.

WHAT DO I DO IF I REMAIN DISSATISFIED?

If we cannot resolve your complaint to your satisfaction by the third business day following the day on which it was received, we will write to you within eight weeks of receipt of your complaint providing you with;

either a final response which;

- explains the reasons for our decision with regard to the complaint,
- offers you remedial action or redress where appropriate, and
- informs you of the availability of Financial Ombudsman Service and provides you with an indication of whether or not we consent to waive the relevant time limits with respect to referring your complaint to the Financial Ombudsman Service. We will also include the Financial Ombudsman Service explanatory leaflet and further information regarding access to the Financial Ombudsman Service.

or a holding response which;

- explains why a final response has not been given and when a final response can be expected,
- informs you of your right to refer your complaint to the Financial Ombudsman Service,
- provides you with an indication of whether or not we consent to waive the relevant time limits with respect to referring your complaint to the Financial Ombudsman Service. We will also provide you with a copy of the Financial Ombudsman Service explanatory leaflet and further information regarding access to the Financial Ombudsman Service.



THE FINANCIAL OMBUDSMAN SERVICE

If you're not satisfied with how we dealt with your complaint and wish to take it further, you can ask the Financial Ombudsman Service to look into your complaint for you. This is a free, independent service for resolving disputes between customers and financial services institutions.

You have the right to refer your complaint to the Financial Ombudsman Service, but you must do so within six months of the date of our final response unless we have consented to waive the time limits. This will also be confirmed within our final response.

The Financial Ombudsman Service can be contacted here:

Phone: 0800 023 4567

E-mail: complaint.info@financial-ombudsman.org.uk

Post: The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, Isle of Dogs, London, E14 9SR

Further information is available at www.financial-ombudsman.org.uk