

Bee Smart Mortgages Limited

At Bee Smart Mortgages is fundamental to us that we provide you with the very best service. However, we do recognise that very occasionally things do not go as planned and in these rare circumstances we will do everything we can to rectify your issue.

We welcome you telling us about it so that we can put matters right for you and make improvements going forward.

We want to rectify your issue as soon as possible so no matter how you communicate with us, we'll listen and act on your concerns. The easiest way is by talking to us about your concern. Please call us to discuss on 07979365467 or if you prefer to email or write, you can reach us at john@osl-fs.co.uk or 11 Dinthill, Telford, Shropshire, TF3 2DT

To help us investigate and resolve your complaint, please make sure you include:

- Your name and address
- The name and address of the representative that you have dealt with
- Any relevant account and policy numbers
- A description of your complaint and how you have been affected
- When your issue happened
- A contact number (or other preferred method of contact) and a convenient time to contact you

WHAT HAPPENS NEXT?

We promise to do everything we can to resolve your complaint as soon as we receive it.

We'll get in touch with you to discuss your complaint and agree the resolution to the problem.

If we can resolve your complaint within 3 business days following the day we received it, we'll send you confirmation of this and we'll also let you know about the Financial Ombudsman Service (FOS) at this time.

FOR MORE COMPLEX ISSUES, WE MAY NEED MORE TIME TO INVESTIGATE YOUR CONCERNS. IF THIS IS THE CASE:

We'll send you an acknowledgement letter outlining the next steps and when you can expect to hear from us.

We'll keep you updated of our progress throughout our investigation.

We may need to contact you for more information using your preferred method of contact.

OUR FINAL RESPONSE

Once we've completed a thorough investigation, we'll give you a Final Response. This will outline the details of our investigation, how we reached our decision and what we're going to do to put things right.

If for any reason you're not happy with our decision, or it has been over 8 weeks since you first raised your concerns with us, you may be able to refer your complaint to the Financial Ombudsman Service.

We'll send you the full details of our decision in a 'resolution letter', including your right to refer your complaint to the Financial Ombudsman Service. The Financial Ombudsman Service acts as an independent and impartial organisation which helps settle disputes between consumers and financial services businesses.

You can contact the Financial Ombudsman Service at:

Phone: 0800 0 234 567 (free from fixed and mobiles) lines

Web: www.financial-ombudsman.org.uk

Email: complaint.info@financial-ombudsman.org.uk

Post: Financial Ombudsman Service, Exchange Tower, London E14 9SR