

What can one do to put it right?



Help us to help you

At Platform we are committed to providing you with the best service possible. However, we recognise that sometimes things can go wrong. When they do, we want to know so that we can help sort them out as quickly as possible.

This leaflet explains how you can help us to deal with your complaint as efficiently as possible. It also tells you what you can do if you think the problem has not been resolved to your satisfaction.

If you have a complaint

If, for whatever reason, you are not happy with Platform's products or services, please follow the stages below.

Stage 1

If your complaint relates to your application for a mortgage, please contact our office in London: **Platform, Exchange Tower, 2 Harbour Exchange Square, London, E14 9FR Telephone: 020 7512 4006**

If your complaint relates to your mortgage account or to insurance, please contact our office in Plymouth: **PO Box 237, Plymouth PL1 1WG Telephone: 01752 236555**

Wherever possible, can you please provide your account number and daytime contact telephone number.

Stage 2

In the unlikely event that we have been unable to resolve your complaint at the first stage, you can contact our Compliance Department, either in writing or by telephone.

The address is: **Compliance Department, Platform, Exchange Tower, 2 Harbour Exchange Square, London E14 9FR Telephone: 020 7512 4006.**

They will review all aspects of your complaint and ensure that a final response is provided.

Stage 3

Should you still remain unhappy with our response, you may be eligible to refer the matter to the Financial Ombudsman Service. You must do this within 6 months of our final response. We will include details of this service when we respond to you.

It is important that you give us the opportunity of solving the problem first before referring your complaint to the Ombudsman, as they will normally only consider your complaint when they see that it has not been possible to reach a satisfactory outcome with us directly.

How long before I get a reply?

We will acknowledge your complaint within 5 working days and endeavour to provide you with a full response within 20 working days or to explain why we need more time to respond.

These timescales should allow us to fully investigate and respond to your concerns. However, where possible, we will do our very best to respond to you more quickly.

If after 40 working days we are not in a position to issue a full response to your complaint, we will confirm this, together with the timescale within which you can expect a final response. At this stage, if you are dissatisfied with the delay you may refer your complaint to the Financial Ombudsman Service.

Finally...

We do hope that you never have the need to resort to this complaints procedure. If you do, please be assured that we will deal with your complaint as quickly and fairly as possible. As a customer you are important to us.



The intermediary lender of The Co-operative Bank p.l.c.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

Platform is the trading name of Platform Home Loans Limited (FSA No.303337) and of Platform Funding Limited (FSA No.303387), both authorised and regulated by the Financial Services Authority. Registered in England & Wales Number 2334606. Registered Address: Exchange Tower 2 Harbour Exchange Square London E14 9FR. Telephone calls may be monitored. Calls are charged at a local rate. Lines are open between 9.00am to 5.00pm Monday to Friday.

