

## Close Brothers Property Finance Customer Complaints Information

As a trading style of Close Brothers Limited which is regulated by the Financial Conduct Authority (FCA), Close Brothers Property Finance and Close Brothers Bridging Finance have adopted the general principles for the handling of complaints set out by the FCA.

We firmly believe that all complaints should be dealt with promptly and in a fair and consistent manner.

This document details our internal complaint handling procedure. We will ensure that your complaint is thoroughly investigated by an appropriately qualified individual who has the necessary authority to issue a final decision.

When a complaint is received by us the following process will be followed:

1. We will acknowledge your complaint promptly, in writing or by e-mail no later than 3 working days. This applies whether the complaint is made in writing or verbally. There is no need for you to put a verbal complaint in writing at any time. A copy of this complaint handling document will be enclosed with the acknowledgement, along with details of who will be investigating and responding to the complaint.
2. If for any reason we are unable to provide a final response within 4 weeks of receipt, we will write to you confirming that our investigations are still ongoing and advise you why this is the case. We will also indicate when we expect to provide you with a final response. This will be no more than 8 weeks from receipt of your complaint.

Please note that a final response may be issued at any point in this process, depending on how long it takes to fully investigate your complaint. We will make every effort to respond well within the timescales detailed above.

The final response will set out the issues raised and detail our findings in respect of each one. Once issued, it will be communicated to you in writing and will either:

- accept the complaint and where appropriate offer suitable redress or remedial action;
- offer redress or remedial action without accepting the complaint; or
- reject the complaint and give the reasons for doing so.

If you are an eligible complainant, we will also advise you of your rights to refer your complaint to the Financial Ombudsman Service (FOS). Their contact details are detailed below.

3. If you are dissatisfied with the final response you have received, you may be able to refer the complaint to:

Financial Ombudsman Service (FOS)  
Exchange Tower  
Harbour Exchange Square  
Isle of Dogs  
London, E14 9SR

Telephone: 0800 023 4567

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk) [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## The Financial Ombudsman Service Eligibility

In addition to complaints from individuals, if what you're complaining about took place before 1 April 2019, then the Financial Ombudsman Service (FOS) can consider complaints from micro-enterprises, which means a business with:

- a turnover or annual balance sheet that does not exceed two million euros and
- fewer than 10 employees.

From 1 April 2019, the FOS can also deal with complaints from:

- small businesses that have an annual turnover of less than £6.5 million (or its equivalent in any other currency) and either:
  - a balance sheet total of less than £5 million (or its equivalent in any other currency); or
  - fewer than 50 employees.
- A charity or trust, if charities with annual income of less than £6.5 million as well as trustees of a trust with net assets value of less than £5 million;
- Personal Guarantors, if a guarantee or security is given to an eligible business.

If you are in any doubt about whether your complaint is eligible for further investigation you should contact the FOS who will be able to advise you.

Please note, however, that if you are not an eligible complainant you will not be able to refer your complaint to the FOS if you are not satisfied with the way we have handled your complaint.