

Financial Difficulties

If you experience financial problems please contact us as soon as possible. Talking to our trained staff will enable us to offer practical advice. If you need to talk to us about any financial difficulties please contact your nearest branch or phone us on 01733 372205.

We will consider cases of financial difficulty and mortgage arrears sympathetically and positively. The sooner you talk to us, the easier it will be for both of us to find a solution. The more you tell us about your full financial circumstances, the more we may be able to help.

You can also ask for help and advice from debt counselling organisations. With your agreement, we will work, where possible, with the organisations that we recognise, such as the Citizens Advice Bureau or your Local Housing Advice Centre, who will give you help in approaching your other creditors, free of charge. Their contact numbers can be found in your local library or on the web.

For further help, you can call the National Debtline on 0808 808 4000, Shelterline on 0808 800 4444, the Consumer Credit Counselling Service on 0800 138 1111 or for small businesses, the Business Debtline on 0800 197 6026. These are all freephone telephone numbers and these organisations have teams of experienced advisors who can offer confidential and independent advice.

More details about Astra mortgages can be found on the website www.astra.co.uk



Registered Office:

Peterborough Business Park, Lynch Wood, Peterborough, PE2 6WZ.

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AST057. Printed in England. 5m/7.2008/Fisherprint

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We want to help

At Astra Mortgages we aim to give you a high standard of service at all times so that you are satisfied with the products that we provide for you.

However, there may be occasions where you feel that our service has not met your expectations or taken into account your personal circumstances. If that is the case, we would like to know about it. Feedback, positive or negative, is always welcome. We view it as an opportunity to improve our service and the value that we can provide to our customers. We always strive to exceed our customers' expectations.

If your feedback is a complaint, we will handle it according to our complaints procedures. If we do not handle or resolve your complaint to your satisfaction, you are able to refer it to the Financial Ombudsman Service.

This leaflet details the steps to follow to make a complaint. Our aim is to put things right for you at the earliest opportunity.

Step 1 – Raise your complaint with the manager responsible for providing the service

You can do this in person, by letter, by telephone or by e-mail.

In order that your complaint can be dealt with as efficiently as possible, please provide:

- Your full name, address and account or policy number
- Full details of your complaint including when the matter arose, who was involved and how you think the problem should be resolved
- A telephone number that we can contact you on to discuss your complaint
- Photocopies of any relevant documentation

We will endeavour to resolve your complaint within 24 hours of receiving it if it is about our service. If we are unable to do so, or if your complaint is about our policies and procedures then it will be referred to our Policy Complaints Team for further investigation. The contact details are: Policy Complaints Team, Astra Mortgages, Peterborough Business Park, Lynch Wood, Peterborough, PE2 6WZ.

Step 2 – Policy Complaints Team

The Policy Complaints Team will contact you to acknowledge receipt of your complaint and to confirm who will be responsible for dealing with it. We aim to provide a final response to complaints about our service within 5 working days and complaints about our policies and procedures within 8 weeks.

If we are unable to provide a final response within these timescales, we will write to you to explain why and advise you of when we expect to be in a position to send you a full response.

If you are not satisfied with our final response to your complaint or we have been unable to provide a final response within the timescales above then you can refer your complaint to the Financial Ombudsman Service.

The Financial Ombudsman Service

We will provide you with a copy of the Financial Ombudsman Service's explanatory leaflet with our final response or if earlier.

- After 5 working days for complaints about our service
- After 8 weeks for complaints about our policies and procedures

The Financial Ombudsman Service acts as an independent adjudicator and can be contacted as follows:

- In writing at Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR
- By telephone on 0845 080 1800
- Via internet at www.financial-ombudsman.org.uk

Please note that the Financial Ombudsman Service may be unable to deal with your complaint if you do not bring it to their attention within 6 months of receiving our final response.

Using a solicitor or a third party complaints management company

If you do decide to employ the services of a solicitor or a claims management company this will not affect our consideration of your complaint. However, we must point out the following:

- Neither Astra Mortgages nor the Financial Ombudsman Service charge you to investigate a complaint
- Astra Mortgages will not be liable for any costs incurred by your use of a third party in connection with your complaint
- Astra Mortgages will normally make any payments of redress directly to the customer