



astra
mortgages

Contact us

0845 127 2728

*Lines are open Monday to Friday.
Calls are recorded.*

www.astramortgages.co.uk

Information is available in large print, audio and Braille on request; call for details.

You may also contact us using a textphone; call 0845 121 9921.



How to
Complain



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Registered Office:

Yorkshire House, Yorkshire Drive, Bradford, BD5 8LJ.

Astra is a trading name of Norwich and Peterborough (LBS) Limited, a wholly owned subsidiary of Yorkshire Building Society. Registered in England and Wales No 2670589. All communications with us may be monitored/recorded to improve the quality of our service and for your protection and security. Charges to 0845 numbers may vary. Prices can be checked with your phone provider. Mobile calls usually cost more.

www.astra.co.uk

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.

Making your Complaint

This leaflet details the steps to follow to make a complaint and what we will do when we receive it. Our aim is to put things right for you at the earliest opportunity.

You should raise your complaint 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.

If your complaint cannot be resolved at this initial stage or you are dissatisfied with the action taken or the outcome, you can refer it to our complaints team for further investigation.

The contact details are: Customer Relations, Astra Mortgages, Peterborough Business Park, Lynch Wood, Peterborough PE2 6WZ.

Resolving your Complaint

The Customer Relations team will:

- send you a written acknowledgement, within 5 working days, to confirm that your complaint has been received and that it is being dealt with.
- provide you with a response to your complaint within four weeks, or keep you up to date on our progress.
- issue a written response to you no later than eight weeks from receiving your complaint.
- in the unlikely event that this deadline can't be met, we will write and let you know, advising you of your options at that point.

Our written response will set out:

- Our understanding of your complaint
- steps we have taken to investigate your complaint
- conclusions and the supporting reasons
- what remedial action, if necessary, we will take
- the availability of the Financial Ombudsman Service (FOS) if you remain dissatisfied with our response
- information on how to refer your complaint to FOS if you remain unhappy (this is in the form of a leaflet sent with our response)

Unless you provide us with new information, our letter can be considered our final response and this is the end of our complaints procedure.

We are usually able to resolve issues directly with our customers, however if you remain unhappy and feel your complaint has not been dealt with satisfactorily, you have the option of contacting the Financial Ombudsman Service. You will have six months from the date of our final response to refer your complaint to FOS.

The Financial Ombudsman Service

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 FOS may be unable to deal with your complaint if you do not bring it to their attention within six months of receiving our final response.