



### Our Customer Relations Team contact details:

Accord Mortgages,  
Yorkshire House,  
Yorkshire Drive,  
Bradford,  
BD5 8LJ

Tel: **0800 0565 252**

Fax: **01274 472 699**

E-mail: [customerrelations@ybs.co.uk](mailto:customerrelations@ybs.co.uk)

Our printed material is available  
in alternative formats e.g. large  
print, Braille or audio.  
Please call us on **0345 1200 872**.

All communications with us may be monitored/recorded to improve the  
quality of our service and for your protection and security. Calls to 0800  
numbers are free of charge from a landline or mobile.

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[accordmortgages.com](http://accordmortgages.com)

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# IF YOU'RE NOT HAPPY WITH US, WE WANT TO PUT THINGS RIGHT.

## How to make a complaint



**ACCORD  
MORTGAGES**

# WE'RE HERE TO HELP

We always try to give our customers the best possible service. But sometimes things just don't turn out quite as expected. So if you feel that we've let you down in any way, please tell us. We'll always do our best to get to the bottom of your complaint and solve any problems - quickly and fairly.

## Who to contact

To make things as easy as possible, you can tell us about any issues you have with us, over the phone, via a letter, email or fax and of course on-line.

Whatever the issue is, we'll try to get it sorted out by the end of the next working day. And if that doesn't look likely, we'll pass your complaint on to our dedicated Customer Relations Team.

They will:

- Write to you within five working days of receiving your complaint - so you know we're working on it
- Try to resolve things as quickly as possible. If this looks like it will take longer than 28 days, your dedicated complaint handler will let you know and keep you regularly informed of how your complaint is progressing
- If your complaint relates to payments to/from your accounts with us, and we can't resolve it immediately, we aim to resolve it within 15 days
- Send you a letter to explain in detail our **final response**.

Because every complaint is different and important to you, we aim to get it resolved as quickly as we can although regulation allows us 8 weeks to do this (35 days in the case of payment related complaints). But in the unlikely event we can't meet this deadline, our Customer Relations Team will get in touch.

Once we've given you our final response, we hope you'll feel confident that we've investigated the issues thoroughly and that you're happy with the outcome.

If you prefer not to speak to someone, you can submit your concerns online at [accordmortgages.com](https://www.accordmortgages.com) - click on Contact and then Not Happy.

## Think our decision is unfair? What to do next

We always try to sort out problems directly with our customers. But if you feel your particular concerns have not been dealt with satisfactorily, you have six months from the date of our final response letter to send your complaint to the Financial Ombudsman Service (FOS). This is a free service.

Their contact details are:

Exchange Tower  
London  
E14 9SR  
Tel: 0800 0234 567

We'll include a leaflet about their services with our final response letter. This explains what you should do if you'd like them to look into our decision.

