

## Regulated Complaints Procedure

### MTF (NH) Limited's Service Promise:

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MTF (NH) Limited is fully committed to providing our customers with the highest standards of customer service. Sometimes, even with the best processes and procedures things can still go wrong. If this happens, we want to know about it so we can work with you to find a suitable solution and improve our service.

### What will we do?

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- Resolve the complaint as soon as possible
- Carry out a full and thorough investigation
- Make it as easy as possible for you to raise your complaint
- Keep you updated

### How do I complain?

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Call us on 020 3051 2331, email us on [complaints@mt-finance.com](mailto:complaints@mt-finance.com) or send us a letter to Compliance Team, MT Finance, Level 20, The Broadgate Tower, 20 Primrose Street, London EC2A 2EW.

You may want to nominate a third party to raise the complaint on your behalf. However, we will need your authority to enable us to discuss your account with them.

### How long will it take?

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As soon as we receive your complaint, and if it can be resolved within three business days following the date of receipt, we will do so, as well as explain to you in writing about the resolution through our Summary Resolution Communication.

### Responding within 5 business days

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Where it is not possible to reach summary resolution, we will write to you to acknowledge your complaint within 5 business days to explain the reason and confirm when you can expect a final response.

### 8 week holding communication or Final Response

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In exceptional circumstances, where your complaint is particularly complex, and it has not been possible to provide a final response within 8 weeks from the receipt we will send an 8 week holding communication. This communication will confirm that the investigation is still ongoing, the reason for the further delay and when we expect to be able to provide a final response. After 8 weeks, you may be eligible to contact the Financial Ombudsman Service to discuss your complaint.

Please Note: Working Business days are between Monday to Friday 9am to 5.30pm (Excluding Bank Holidays). If a complaint is received on a non-business day or outside business hours the complaint will be treated as received on the next business day.

## Complaint Conclusion Summary Resolution

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If our team has been able to resolve your complaint within three business days following the date of receipt, then you will receive a Summary Resolution Communication.

This communication will detail information on how we believe the complaint has been resolved. It also includes information on how to escalate your complaint further if you are dissatisfied with the outcome.

## Final Response Communication

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After completing our investigation, a Final Response Communication will be sent to you. In this communication you will find detailed information on the complaint and an explanation of our investigation as well as an outline of our findings. The Final Response Communication will either:

1. “Uphold” your complaint
2. “Partially uphold” your complaint
3. “Reject” your complaint

We will clearly explain how and why we have “upheld”, “partially upheld” or “rejected” your complaint. If any settlements or redress is to be awarded, your Final Response Communication will detail how this has been calculated.

## The Financial Ombudsman Service

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If you have been issued with a Summary Resolution Communication or Final Response Communication (or have not received either within our eight-week timescale) and remain dissatisfied with the outcome you have the right to approach the Financial Ombudsman Service within 6 months of the date on the Communication. The Financial Ombudsman Service offers a free independent service, and they can help with most complaints about or products and services.

However, there are some limitations on what the Financial Ombudsman Service can look into, and further information about this can be obtained from them directly:

### The Financial Ombudsman Service

Exchange Tower London

E14 9SR

Tel: 0300 123 9 123 or 0800 023 4567

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

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)