



## Joint Equity Complaints Procedure

### **How to contact us with a complaint:**

We have a dedicated email address for complaints, which is: [complaints@jointequity.co.uk](mailto:complaints@jointequity.co.uk). Please use this address when making a complaint with us. Of course, any complaints received to all other Joint Equity email addresses will be treated with the same care and attention.

### **Introduction**

We consider our Partners to be the most important aspect of our business, so when we get something wrong we want to know. This is because we are committed to continuously improving our performance and service.

Dealing with Partner's complaints are key to this commitment.

### **Definition of a complaint**

We define a complaint as:

the expression of dissatisfaction concerning our products, service or the way we work

If any former, current or future Partner takes the time to write to us with a complaint, issue or comment then we must use this invaluable feedback to improve our service.

All our Partners are entitled to use this procedure and Owner-Partners have the additional option of complaining to the Financial Ombudsman Service (FOS). This is because the provision of a mortgage and/or financial advice to Owner-Partners is a regulated activity under the terms of the Financial Services and Markets Act 2000 and is regulated by the Financial Services Authority (FSA).

Details of the Financial Ombudsman service are found here: <http://www.financial-ombudsman.org.uk/>

All our lenders and mortgage advisors are FSA regulated and have their own Complaints Procedures. If you feel you have a complaint against one of our lenders or mortgage advisors and are unsure how to proceed, please contact the Owner Support Team [owners@jointequity.co.uk](mailto:owners@jointequity.co.uk) or your personal Joint Equity Manager for more information.

### **The right to complain**

As a Partner you have the right to complain if you feel that the service provided by any Joint Equity employee or representative has not reached your expectations.

You can also complain if you feel any information provided on our web sites or in any printed material is incomplete, misleading, unclear or incorrect.

### **Our complaints process**

Our complaints process is in 3 stages and each stage has a time limit.

All complaints are treated in strictest confidence and the identity of the complainant is protected when the resolution is cascaded to staff.

**(See overleaf)**

[www.jointequity.co.uk](http://www.jointequity.co.uk)



Time	Action
<p><b>Stage 1</b></p> <p>Within 1 working day of complaint</p>	<p>All complaints should initially be directed to your personal Joint Equity Manager. All emails we send to you are from individual team members and all staff are trained in our customer care process.</p> <p>If you do not know who your personal manger is then use the general team email address (e.g. <a href="mailto:owners@jointequity.co.uk">owners@jointequity.co.uk</a> for Owner-Partners) and we will forward it to the right person for you.</p> <p>Your personal manager will try and resolve the problem immediately and will offer an explanation and a solution</p>
<p><b>Stage 2</b></p> <p>Within 5 working days from complaint</p>	<p>If the issue cannot be resolved within 1 working day or to your satisfaction, your personal manager will continue to try and resolve the problem.</p> <p>If within 5 working days we have not resolved the problem, we will:</p> <ol style="list-style-type: none"> <li>1. Explain why not</li> <li>2. Explain what we are doing</li> <li>3. Provide an estimate of the time it will take to resolve the problem</li> <li>4. Send a copy of this reply to the Joint Equity Complaints Officer, who is responsible to the Managing Director and the board for our complaints process and the resolution of your complaint.</li> </ol> <p>If you are unhappy with our response, you may escalate the complaint directly to the Complaints Officer through the dedicated complaints email: <a href="mailto:complaints@jointequity.co.uk">complaints@jointequity.co.uk</a></p>
<p><b>Stage 3</b></p> <p>Within 10 working days from complaint</p>	<p>If the Complaints Officer and your personal Manager have not resolved the issue at the end of 5 further working days (10 working days from complaint) the Complaints Officer will;</p> <ol style="list-style-type: none"> <li>1. Explain why not</li> <li>2. Explain what we are doing</li> <li>3. Provide an estimate of the time to resolve the problem</li> </ol> <p>At this point, the issue will be escalated to the Managing Director.</p>
<p><b>Stage 4</b></p> <p>Within 15 working days from complaint</p>	<p>The Managing Director will write to you and</p> <ol style="list-style-type: none"> <li>1. Give you a final decision on your complaint</li> <li>2. Explain what we have done</li> <li>3. Explain what else we can do.</li> <li>4. Provide any further relevant information</li> </ol>
<p><b>Stage 5</b></p> <p>On resolution of the issue</p>	<p>The Complaints Officer will circulate the details and circumstances of the complaint and the actions taken or required to resolve it to all staff.</p> <p>The Complaints Officer will develop any Key Performance Indicators required to ensure that the resolution is being implemented.</p> <p>The Complaints Officer will include the issue and resolution in the monthly Board report and in the central Joint Equity complaints file.</p> <p>All information will not include the identity of the complainant.</p>



## **Rights and responsibilities**

### ***We will:***

- Deal with all complaints within the time limits set out above
- Make sure that we deal with all the points you raise
- Ensure that our replies explain the outcomes clearly
- Handle your complaint confidentially and only give people the information that is needed to carry out a proper investigation and make a full response
- Keep records of complaints separate from other records
- Make sure that no complaint you have made in good faith will be used to your disadvantage in the future; and
- Always be polite

### ***If you are making a complaint, you should:***

- Give us full details of your complaint
- Provide as much supporting information as possible
- Contact us as soon as you can
- Always be polite please. We will always do our best to help, and our complaints team have feelings too.