

Our service promise

C&G mortgages are provided by Lloyds TSB Bank plc and administered by us, Cheltenham & Gloucester plc (C&G).

We have a reputation for providing excellent service and it's a reputation we work hard to maintain. But we also recognise that sometimes things can go wrong. So if there's a problem with any aspect of the service you receive from us, or with your mortgage itself, it will be us at C&G who look after your complaint, so please follow the steps explained in this leaflet.

C&G is authorised and regulated by the Financial Services Authority.

Tell us if things go wrong

Step one

First, please talk to us and let us know what the problem is. The chances are it can be sorted out quickly by the manager of the branch or part of the business you are dealing with - so please contact them first. (If you are a mortgage customer of a Lloyds TSB branch, please ask to speak to the Mortgage Adviser or the manager of that branch to begin with.)

If you have not been able to speak to the person you have been dealing with, you can call us on:

- New mortgages: 0800 028 0639
- Existing mortgages: 0845 603 1637

We aim to resolve your concerns within 24 hours. Sometimes it may take longer to look into the matter fully. If this happens, we will let you know within five bank working days who will deal with your complaint.

Step two

In the unlikely event that you remain unhappy please contact:

- C&G complaint handling team
Chief Office
Barnett Way
Gloucester
GL4 3RL

We're committed to resolving complaints whenever possible through our complaints procedure. However, if the matter is still outstanding or can't be resolved after eight weeks, we'll issue a final response letter. This will entitle you to refer your complaint, within six months, to the Financial Ombudsman Service. This is an independent adjudicator who can investigate and make a decision about outstanding disputes. You can find information about the Ombudsman on the next page.

The Financial Ombudsman Service

The Financial Ombudsman Service (FOS) is an independent complaint resolution scheme, set up under the Financial Services and Markets Act, to resolve individual disputes between customers and financial services firms quickly and with minimum formality.

The FOS will ask you to follow the process explained in this leaflet and bring your complaint to us before they will get involved themselves.

You can contact the FOS by:

- e-mailing complaint.info@financial-ombudsman.org.uk
- telephoning 0845 080 1800 or
- writing to them at:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

If you go to the FOS, it doesn't mean that you then cannot pursue your complaint through the court. You can. But following the complaints procedure set out by the Financial Ombudsman Service is usually a quicker option and is free.

Although you must go through the two steps of the procedure explained in this leaflet before you ask the Financial Ombudsman Service to investigate a complaint, you can put enquiries to the FOS at any time.

Insurance Complaints

Mortgage-related insurance policies are available through C&G and we are authorised and regulated by the Financial Services Authority for the selling of general insurance products. We act as an intermediary for the insurance companies concerned and we will investigate complaints about our activities in that capacity under our internal complaints procedure. Complaints about the terms of insurance policies and claims under them should be referred to the insurance company concerned. Please refer to your statement of cover/policy document for further detail.

Data Protection Act

Under the Data Protection Act you have the right to obtain a copy of the personal information we hold about you. If you would like to see this, please contact the Data Protection Manager, Cheltenham & Gloucester plc, Barnett Way, Gloucester GL4 3RL. (Please note that there is a charge for this service.)

To find out more...

- Visit any C&G branch
- Log-on at cheltglos.co.uk
- Call us on 0800 272 131

Braille, large print and audio

If you would like us to provide this leaflet in Braille, large print or on audio, please let us know and we will be happy to arrange it. If you take out a C&G mortgage through us, we will use that format (in addition to the standard format) when we write to you or send you information about your mortgage in the future.

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C&G Mortgages



C&G Cheltenham & Gloucester

Cheltenham & Gloucester plc. Registered Office: Barnett Way, Gloucester GL4 3RL.
Registered in England and Wales no. 2299428.

Cheltenham & Gloucester plc is authorised and regulated by the Financial Services Authority.
We are members of the Financial Services Compensation Scheme and the Financial Ombudsman Service.

Telephone calls may be monitored or recorded.

C&G Cheltenham & Gloucester

built around you