

# Complaints Procedure

## Information for Customers



### 1. Receiving Complaints

All complaints to be received by:

Jane Towner  
Customer Experience Director tmgroup  
(UK) Ltd  
1200 Delta Business Park, Swindon, Wiltshire, SN5 7XD

Email: [helpdesk@tmgroup.co.uk](mailto:helpdesk@tmgroup.co.uk)  
Telephone: 0800 840 5571

All complaints will be investigated by an appropriate employee of tmgroup who will have the authority to settle complaints including offering redress where necessary or will have access to a Director to authorise any redress. At your request and with your written authority, we will liaise with anyone acting formally on your behalf.

### 2. Responding to Complaints (Time Limits)

Following receipt of the complaint, the complainant will receive:

a) Within 5 working days

An acknowledgement letter confirming receipt of the complaint, giving the name and job title of the individual handling the complaint for TM Group. It will also outline the review process that will follow. At this point TM Group will inform the complainant that they will liaise with any relevant counselling organisation on their behalf where this is appropriate.

b) Within 20 working days either: A final response in writing or

A holding response, explaining why the complaint has not yet been resolved and an indication of when to expect further contact.

c) Within 40 working days A final response in writing.

d) If, due to exceptional circumstances beyond our control, we are unable to provide a final response within 40 working days the complainant will receive a written response which:

Explains why the complaint has still not been resolved giving the reasons for the further delay and provides an indication of when to expect a final response. In cases of further delay the matter will have been brought to the attention of a Director of TM Group who will intervene; and

Informs the complainant that they may refer the complaint to The Property Ombudsman Scheme implemented by the PCCB or, alternatively, the Financial Ombudsman (contact details provided below) if dissatisfied with the delay.

# Complaints Procedure

## Information for Customers



### 3. The Final Response

Once a final decision has been made by tmgroup a final written response will be sent to the complainant, this response will:

- a) Offer redress or reject the complaint, and give reasons for doing so. Appropriate redress will not always involve financial redress as an apology may suffice in some cases.
- b) Inform the complainant that they can refer the matter to the Property Ombudsman Scheme, or alternatively, Financial Ombudsman Service if dissatisfied with the final response; this must be done so within 12 Months to the Property Ombudsmen Scheme or within 6 months to the Financial Ombudsmen Service. With this final response, a copy of the Financial Ombudsman Service's explanatory leaflet will be enclosed. For the avoidance of doubt, if the case is referred to The Property Ombudsman Scheme, TM Group will fully cooperate with the Ombudsman during the consideration of the complaint and will comply with any decision.
- c) Indicate that if a reply is not received within 8 weeks of the final response then the complaint will be regarded as closed.

### 4. Compliance of Complaint Procedures with the Financial Ombudsman Service

All complaint records will be retained for a minimum period of 3 years from the date of its receipt of the complaint. Records will be reported to the Financial Services Authority twice a year as in accordance with the Financial Ombudsman Service. If you are not satisfied with the final response or we have exceeded the response timescales, you may refer your complaint to The Property Ombudsman scheme or the Financial Ombudsmen Service. This gives you access to an independent dispute resolution service that will make a fair and reasonable judgment of your complaint.

The Ombudsman can award compensation of up to £5,000 if it finds that you have suffered actual loss and/or aggravation, distress or inconvenience as a result of us failing to keep to the Code. We will cooperate fully with Ombudsmen whilst it investigates any complaint and will comply with any decision it makes.

**Contact details:**      **The Property Ombudsman Scheme**  
Milford House, 43-55 Milford Street, Salisbury, Wiltshire SP1 2LX  
Website: [www.tpos.co.uk](http://www.tpos.co.uk)  
Email: [admin@tpos.co.uk](mailto:admin@tpos.co.uk)  
Telephone: 01722 333306

**The Financial Ombudsman Service**  
Exchange Tower, Harbour Exchange Square, Isle of Dogs, London, E14 9SR  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Telephone: 0800 023 4567