



**PD FINANCE**

MORTGAGE & PROTECTION INSURANCE

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## Customer Complaints Procedure

We are hopeful that all your dealings with PD Finance as an Appointed Representative of Stonebridge Mortgage Solutions Ltd has been a positive experience. However, sometimes things go wrong and if that happens, we operate a structured Complaints Procedure. This document is a summary of that procedure which is designed to ensure any complaints are dealt with professionally, handled fairly, effectively, promptly, and are resolved at the earliest possible opportunity.

We regard a complaint as any oral or written expression of dissatisfaction, whether justified or not, from, or on behalf of, a person about the provision of, or failure to provide, a financial service, which alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience.

A client can complain to us either in person, by telephone, email, or letter:

The Complaints Department PD Finance  
51 Moreteyne Road, Marston Moretaine, MK43 0LQ  
By email: [paul@pdfinance.co.uk](mailto:paul@pdfinance.co.uk)  
Telephone: 07826 848247

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You can also complain directly to Stonebridge (Mortgage Network);

The Complaints Department  
9 Lords Court, Basildon, Essex, SS13 1SS  
By email: [complaints@stonebridgegroup.co.uk](mailto:complaints@stonebridgegroup.co.uk)  
Telephone: 0345 646 5535

A complaint will be acknowledged by our Mortgage Network (Stonebridge Mortgage Solutions) within 5 working days of receipt. The acknowledgement will contain the outline of your complaint, the process for us to investigate the complaint and that a final response will be provided within 8 weeks. Where applicable, it will also explain the guidance for the complainant referring to the Financial Ombudsman Service.

Stonebridge will always investigate and respond to a complaint fairly and impartially based on the evidence provided. Where a complainant disagrees with our final response, you have a right to refer your complaint to the Financial Ombudsman Service (FOS), you must do this within 6 months of our final response and details of how to refer your complaint are included in our final response.

PLEASE NOTE: A business day is a Monday to Friday between 9am and 5pm, excluding bank holidays. When a complaint is received on a non-business day, or on a business day outside business hours, we will treat the complaint as being received on the next working day.

