

Complaints Policy

Last updated: 9 October 2025

Our Commitment

At **MyMo Mortgages**, we strive to deliver the highest standards of service. If you are unhappy with any aspect of our advice or service, please tell us. We treat all complaints seriously and aim to resolve them quickly, fairly, and transparently.

How to Make a Complaint

You can contact us in any of the following ways:

By Email: info@mymomortgages.co.uk

By Post: MyMo Mortgages, c/o Ingard Financial Limited, Maple House, Park West, Sealand Road, Chester, CH1 4RN

Please provide your name, contact details, a brief description of your complaint, and any relevant reference numbers or dates.

What Happens Next

1. **Acknowledgement:** We will acknowledge your complaint in writing within **five business days** of receipt.
2. **Investigation:** We will investigate your concerns promptly and may contact you for additional information.
3. **Final Response:** We aim to issue a **final written response within eight weeks** explaining our findings and any proposed resolution.

If we cannot resolve your complaint within eight weeks, we will explain why and let you know when you can expect a final response.

If You Remain Dissatisfied

If you are not satisfied with our response, or if eight weeks have passed since your complaint was received, you have the right to refer your complaint to the **Financial Ombudsman Service (FOS)** free of charge.

Financial Ombudsman Service

Exchange Tower, London E14 9SR

Telephone: 0800 023 4567 or 0300 123 9123

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Complaints About Non-Regulated Products

Please note that the Financial Ombudsman Service may not consider complaints relating to **non-FCA-regulated products** such as certain Buy-to-Let or commercial loans. We will advise you if this applies to your case.

Record Keeping

We record and monitor all complaints to ensure continuous improvement of our service. Complaint records are retained for at least **five years** in accordance with FCA requirements.