

Complaints Process

Envoy Financial Ltd are an appointed representative of PRIMIS Mortgage Network, a trading name of First Complete Limited. First Complete Ltd is authorised and regulated by the Financial Conduct Authority.

We are committed to providing a professional service to all our customers.

If you are unhappy then we want to hear about it so we can try to put things right. With this in mind, we have the following complaints procedure in place.

You can make a complaint by any reasonable means including telephone, letter, or email.

Our contact information:

- **Write to: Ross Bremner**
- **Telephone: 0141 4283961**
- **Email: ross@envoyfinancial.co.uk**

If you prefer, you can also refer your complaint to PRIMIS directly using the following contact details:

- Write to – PRIMIS Mortgage Network, Customer Resolution Team, Ground Floor, Birmingham Business Park, B37 7YT.
- Telephone: 0121 767 1139
- Email: complaints.solihull@primis.co.uk

You can also complain via their website:

<https://www.primis.co.uk/privacy-notice/complaints/>

The same section of the website contains more information about PRIMIS' role in complaints handling and about how Appointed Representative relationships work.

How we will handle your complaints

Simplified Complaints

We will use this process if:

- your complaint is about a simple matter - that we can look into and solve quickly and easily; and
- you direct it to us (rather than directly to PRIMIS Mortgage Network) in the first instance.

We will investigate your complaint and aim to resolve it within three business days following the date of receipt. If you are happy to accept our proposed resolution, we will send you written confirmation of our investigation.

If you cannot confirm acceptance by the end of the third working day (for example – because you are not happy with our proposed response or if you are not available to