



## Our Complaints Process

### Customer service

At Swift we do everything possible to make sure that our customers receive the best possible service and are treated fairly. There may be times, however, where we do not get things right first time and the service you receive falls short of both our expectations.

If you are not completely happy with any aspect of our service, please let us know. We welcome your feedback as it gives us the opportunity to put things right and also to make improvements to our customer service in the future.

### How to make a complaint

You can tell us about your concerns by contacting us as follows:

<b>Swift Group</b>	Telephone: <b>01277 359 678</b>
<b>Arcadia House</b>	Fax: <b>01277 359 704</b>
<b>Warley Business Park</b>	Email: <b>complaints@swift.co.uk</b>
<b>The Drive</b>	
<b>Brentwood</b>	
<b>Essex CM13 3BE</b>	

(Whichever way you contact us, please quote your account number)

### Financial Ombudsman Service

We hope to resolve any complaint to your satisfaction.

However, if you are not satisfied with our final response, or you have not received a final response from us 8 weeks after you first contacted us, you may have the right to refer your complaint to the FOS. We will let you know if this is the case.

If you do have referral rights, you must contact the FOS within 6 months of the date of our final response.

Contact details:

**The Financial Ombudsman Service**  
**Exchange Tower**  
**London**  
**E14 9SR**  
 Telephone: **0300 123 9 123**  
[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### Our complaints process

1. We will work diligently in trying to resolve your complaint and will endeavour to provide you with a full response as soon as possible.
2. If we are unable to resolve your complaint straight away, we will promptly acknowledge receipt of your complaint.
3. If your complaint is still outstanding after four weeks following receipt, we will contact you to let you know why we have been unable to provide you with a response and we will let you know the anticipated time that it will take in order to reply fully to you.
4. Our aim is to provide you with a final response to your complaint within eight weeks of receipt. If this is not possible, we will contact you again to let you know what timescales we are endeavouring to work to. We will also let you know whether you have the right at that stage to escalate your complaint to the Financial Ombudsman Service (FOS). The role of the FOS is to settle complaints between financial businesses and their customers.
5. Our final response will contain a full explanation of our findings.

Swift 1st Limited is authorised and regulated by the Financial Conduct Authority.

Swift 1st Limited administers its own regulated mortgage contracts and those of Swift Advances plc on its behalf.

Swift 1st Limited and Swift Advances plc are both registered in England and Wales under company numbers 5020019 and 1800474 respectively.

Registered Offices: Arcadia House, Warley Hill Business Park, The Drive, Great Warley, Brentwood, Essex CM13 3BE.