












Complaints Procedure

A trading style of The Frost Partnership
Authorised and regulated by the Financial Conduct Authority
FCA Firm Reference Number: 473549

Head Office: Weston-super-Mare, Somerset (serving clients nationwide)
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Important Commitment

Fish4Mortgage (a trading style of The Frost Partnership) is fully committed to delivering the highest standards of service to all our clients. We recognise that, from time to time, things may not meet your expectations. We treat every complaint seriously and view it as a valuable opportunity to learn, rectify any shortcomings, and continuously improve the service we provide.

Introduction

The Frost Partnership is authorised and regulated by the Financial Conduct Authority under FRN: 473549. You can verify our regulatory approvals and status on the FCA register: <https://register.fca.org.uk/s/>.

The Frost Partnership is registered with the Information Commissioner's Office (ICO) under Registration Reference: Z5027917.

Our complaints handling procedure is designed to be fair, transparent, accessible, and fully compliant with the Financial Conduct Authority's (FCA) rules in the Dispute Resolution: Complaints Sourcebook (DISP). It reflects the principles of the FCA's Consumer Duty, ensuring we act in good faith, avoid foreseeable harm, and deliver fair outcomes for our clients.

OUR COMMITMENTS TO YOU ARE THAT WE WILL:

- Make the complaints process as straightforward and accessible as possible.
- Investigate all complaints competently, diligently, impartially, and without unnecessary delay.
- Keep you regularly informed of the progress of your complaint.
- Provide a fair and reasonable outcome based on a thorough and objective review of all relevant facts and evidence.
- Ensure that any redress offered is appropriate and timely.
- Use the insights gained from complaints to identify and implement service improvements across the business.
- Review and update this complaints procedure at least annually, or more frequently if required by regulatory changes.

This procedure applies to all complaints relating to our regulated activities, including mortgage broking, insurance distribution, and associated services.

1. How to Make a Complaint

If you are dissatisfied with any aspect of our service, we strongly encourage you to raise your concerns as soon as possible. Early notification often allows us to resolve matters more quickly. You can make a complaint by any of the following methods:

- **Telephone:** 0800 567 7482 (our team is available during normal office hours).
- **Email:** complaints@fish4mortgage.com or hello@fish4mortgage.com (marked clearly as “Complaint” in the subject line), or email a complaint directly to the advisor or other Fish4Mortgage contact you are in or previously had communication with.
- **Post:** Complaints Department, Fish4Mortgage, 104 Worle High Street, Weston-super-Mare, Somerset, BS22 6HD.

To enable us to investigate your complaint efficiently, we ask that you provide the following information where possible:

- Your full name, address, telephone number, and email address.
- Your Fish4Mortgage client reference number or mortgage application details (if known).
- A clear description of your complaint, including what happened, when it occurred, and the impact it has had on you.
- Details of what outcome or resolution you are seeking.
- Any supporting documents or evidence (e.g., correspondence, illustrations, or statements).

We welcome complaints from all clients, including those who may be in a vulnerable situation. If you need additional support (for example, due to health, disability, or other personal circumstances), please let us know so we can adapt our approach accordingly.

IDENTITY DOCUMENTATION

Please be aware that in some limited cases we may require you to provide us with your identity documentation and proof of address before we proceed to handling your complaint, if this is the case we will make you aware.

2. Our Complaints Handling Process

Stage 1 – Acknowledgement

Upon receipt of your complaint, it will be logged on our internal complaints register. We will send you a written acknowledgement **normally within 5 business days**. This letter will:

- Confirm receipt of your complaint.
- Provide a unique reference number.
- Include the name and contact details of the dedicated complaints handler assigned to your case.
- Outline the next steps and expected timescales.
- Advise you of your rights under FCA rules and the Financial Ombudsman Service.

Stage 2 – Investigation

We will investigate your complaint thoroughly and impartially. This typically involves:

- Reviewing all relevant records, correspondence, and documentation.
- Speaking with the team members involved in your case.
- Obtaining information from third parties where necessary (such as lenders or insurers), subject to data protection rules.
- Assessing the complaint against regulatory requirements, our internal policies, and principles of fair treatment.

We aim to resolve complaints as quickly as possible. Where appropriate, we may contact you during the investigation to seek clarification or discuss potential resolutions.

Stage 3 – Resolution and Final Response

In line with FCA DISP rules, we will seek to issue our **Final Response** within **8 weeks** of receiving your complaint. If we are able to resolve your complaint by the end of the **third business day** following receipt, we will do so and confirm the outcome in writing.

If we cannot issue a Final Response within 8 weeks, we will write to you before the end of that period explaining the reasons for the delay, providing a revised timescale for completion, and informing you of your right to refer the matter to the Financial Ombudsman Service at that stage if you wish.

Our Final Response letter will include:

- A clear summary of your complaint.
- Details of our investigation and findings.
- Our conclusions, including whether we uphold, partially uphold, or reject the complaint.

- An explanation of any redress or remedial action we are offering (if applicable), together with details of how and when this will be provided.
- Information about your right to refer the complaint to the Financial Ombudsman Service if you remain dissatisfied, including the relevant timescales.



3. Referring Your Complaint to the Financial Ombudsman Service (FOS)

The Financial Ombudsman Service is a free, independent service for resolving disputes between consumers and financial services firms. You may refer your complaint to the FOS if:

- You are not satisfied with our Final Response, or
- We have not provided a Final Response within 8 weeks of receiving your complaint.

TIME LIMIT

You must normally refer your complaint to the FOS **within 6 months** of the date of our Final Response letter (or the date we inform you that we will not be providing any further response).

Contact details for the Financial Ombudsman Service:

The Financial Ombudsman Service can be contacted at:

Address:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone: 0800 023 4567

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

Website: www.financial-ombudsman.org.uk

FOS Consumer Leaflet: [Download Leaflet PDF](#)

The FOS will only consider complaints that have first been raised with us and fall within their eligibility criteria. Further guidance, including consumer leaflets and eligibility information, is available on their website.

4. Complaints Relating to Third Parties

Fish4Mortgage acts as a mortgage and insurance broker and works with a panel of authorised lenders, insurers, and other regulated firms. If your complaint relates primarily to the actions, products, or decisions of a third-party provider (for example, a lender's underwriting decision or an insurer's claims handling), we will:

- Forward the details of your complaint to the relevant company promptly.
- Notify you in writing that we have done so and provide their contact details.
- Continue to support you where appropriate during the process.

In such cases, the third party will investigate and respond directly to you in accordance with their own complaints procedures and regulatory obligations.

5. Record Keeping, Analysis and Continuous Improvement

All complaints are recorded in detail on our central complaints register, in accordance with FCA requirements. We regularly analyse complaint data to identify any emerging trends, root causes, or areas for improvement. Where appropriate, we will:

- Implement changes to our processes, training, or systems.
- Share lessons learned with relevant staff.
- Monitor the effectiveness of any actions taken.

This analysis helps us to deliver better client outcomes and supports our ongoing compliance with the Consumer Duty.

6. Confidentiality and Data Protection

Your complaint will be handled confidentially in accordance with our obligations under the UK GDPR and Data Protection Act 2018. Information will only be shared with those who need it to investigate and resolve the matter, or as required by law or regulatory bodies.

Please refer to the Privacy Policy of our website for further information: <https://fish4mortgage.com/privacy-policy/>.

7. Alternative Dispute Resolution and Other Bodies

In certain circumstances, you may have the right to refer issues to other organisations, such as the Information Commissioner's Office (ICO) for data protection matters. We will advise you if we believe another body is more appropriate.

8. Further Information

This complaints procedure is available on our website and can be provided in alternative formats upon request. It is reviewed regularly to ensure it remains effective and compliant with current regulatory standards.

If you have any questions about this procedure or wish to make a complaint, please contact us using the details provided above.

Complaints Department

Fish4Mortgage (a trading style of The Frost Partnership)

104 Worle High Street, Weston-super-Mare, Somerset, BS22 6HD