



## Complaints Procedure

Blue Sky Financial Group Ltd trading as Blue Sky Mortgages is committed to providing a high standard of service to all our customers. However, we recognise that on occasion things can go wrong. If you are dissatisfied with any aspect of our service, we encourage you to let us know so we can address your concerns promptly and fairly.

### How to Make a Complaint

If you wish to make a complaint, you can do so in any of the following ways:  
In writing:

The Complaints Manager  
Blue Sky Financial Group Ltd  
108 Beckenham Road  
Beckenham  
BR3 4RH

By email: [complaints@blueskymortgages.co.uk](mailto:complaints@blueskymortgages.co.uk)  
By telephone: 0203 098 3355

Please provide your name, contact details, and as much information as possible about your complaint, including what has gone wrong and how you would like us to resolve the matter.

### Our Complaints Process

#### Acknowledgement

We will acknowledge receipt of your complaint promptly, and in any event within five business days.

#### Investigation

Your complaint will be investigated thoroughly and fairly by a suitably experienced member of staff who was not directly involved in the matter where possible.

#### Final Response

We aim to provide a full written response within eight weeks of receiving your complaint. Our response will explain the outcome of our investigation and, where appropriate, any remedial action we propose.

If we are unable to provide a final response within eight weeks, we will write to you to explain the reasons for the delay and inform you of your right to refer the complaint to the Financial Ombudsman Service.

### **If You Are Not Satisfied**

If you remain dissatisfied with our final response, or if eight weeks have passed without a final response, 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 9 123  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

You must refer your complaint to the Financial Ombudsman Service within six months of the date of our final response letter.

### **Regulatory Information**

Blue Sky Financial Group Ltd is authorised and regulated by the Financial Conduct Authority (FCA).

FCA Registration Number: 827075

### **Continuous Improvement**

We treat all complaints seriously and use them as an opportunity to improve our products and services.