### Guide to complaints



our promise

## We promise to deal with your complaint promptly and fairly and to investigate all issues raised with us.

At Vida Homeloans, we aim to provide a first class service and are committed to the highest standards of customer care. However, there might be times when you are dissatisfied with the service you have received. If you're not completely happy with our service, we'd like to hear about it; that way we can do something to put it right.

### How do I register a complaint?

For Intermediaries, please contact the V-Hub



Telephone: 03300 246 246

Monday to Friday: 9am - 5pm



Email: v-hub@vidahomeloans.co.uk

For existing customers, please contact our Customer Services Team



Telephone: 0344 892 0155

Monday to Friday: 8am - 8pm

Saturday: 9am - 1pm

If you are calling from overseas, please dial 0044344 8920155

or 00441756 776385



**By post:** Vida Homeloans, Gateway House, Gargrave Road, Skipton, North Yorkshire, BD23 2HL.



Online (not currently available for limited company customers):

Please log into your online account

Vida Homeloans is a trading name of Vida Bank Limited, registered in England and Wales with company number 09837692 with its registered office at 1 Battle Bridge Lane, London, SEI 2HP. Vida Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority with Financial Services Register Firm Reference Number 738741.

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### How will Vida Homeloans resolve my complaint?

We always aim to resolve your complaint quickly and fairly, but in some instances, such as a complex case, it may take time to investigate thoroughly. We will examine your complaint in detail by reviewing any evidence on file in relation to your complaint. If necessary, we will also listen to any call recordings and any other correspondence provided to us, before reaching a final outcome. Below are the time scales you should expect when raising a complaint with Vida Homeloans:

- We will try to resolve your complaint, where possible within 3 working days after receiving it. Where we have been able to resolve your complaint by the end of the third business day following receipt, we will send you a letter known as a Summary Resolution Communication (SRC) to confirm the complaint has been resolved. Should you subsequently decide that you are dissatisfied with our resolution, you may be able to refer your complaint to the Financial Ombudsman Service. The SRC will explain how you can do this.
- If it is not possible to resolve your complaint within 3 business days, we will send you a written acknowledgement within 5 business days, highlighting that your complaint has been received and is being dealt with and will include a case reference number.
- In all cases we will aim to provide you with our final response within 8 weeks, which will include a full explanation of our findings. In the unlikely event you do not receive a response within 8 weeks or you are unhappy with the outcome, you may refer the matter to the Financial Ombudsman Service who provides a free, independent service for customers to resolve disputes with financial firms. The Financial Ombudsman Service will not deal with your case unless you have first given us the chance to assess your complaint and issue our final response to you. We will issue you with a copy of the Financial Ombudsman Service consumer leaflet when we respond to your complaint, which outlines the steps you can take if you are not happy with our final response.

### Financial Ombudsman Service can be contacted by:

Telephone: 0800 023 4567 or 0300 123 9123 from a mobile

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

In writing: Financial Ombudsman Service, Exchange Tower, London E14 9SR

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