Chelmsford Mortgage Solutions Ltd is an appointed representative of Sesame Ltd which 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: The Director, 186 Moulsham Street, Chelmsford, Essex. CM2 0LG
- Telephone: 01245 250008
- Email: m.heard@ayms.co.uk

You can also refer your complaint to our network Sesame directly using the below contact details:

- Write to: The Customer Relations Department, Sesame Limited, Fourth Floor, Jackson House, Sibson Road, Sale, M33 7RR.
- Email: CustomerRelations@sbg.co.uk
- Telephone: 0345 0456 800 (Mon-Fri 9.00 am to 5.00 pm)

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 Sesame Ltd) 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 discuss it with us) then the case will be referred to Sesame Ltd. It will then be handled in line with the Formal Complaint process outlined below.

If your complaint is more complex or is unlikely to be resolved quickly then we will usually refer it to Sesame Ltd straight away.

Formal Complaints

The formal complaints process will be used where:

- we can’t resolve your complaint to your satisfaction within 3 working days; or

- your complaint is likely to involve more complex assessment or investigations; or
- you send your complaint directly to Sesame Ltd rather than to us in the first instance; or
- you ask us to deal with your complaint in this way rather than via a simplified process.

In the unlikely event that the investigation is not complete within eight weeks of receipt of your complaint they will write to you to explain why and let you know when you can expect to hear from them. They will also provide details of how to contact the Financial Ombudsman Service if you are not satisfied with progress.

The Financial Ombudsman Service

If, following Sesame Ltd's investigation you are still not happy with the outcome you have a statutory right to refer your complaint to the Financial Ombudsman Service.

It is a service free of charge to consumers and you may refer the matter to the Financial Ombudsman Service (FOS) within six months from the date that you received a final response to your complaint.

You can contact the service using the following details:

Telephone 0800 023 4567

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

You can also visit their website and refer complaints to them online by visiting https://www.financial-ombudsman.org.uk/

Let us know if you need any extra help or support.

We are committed to providing a complaints service that is accessible to all our customers.

If you will have any difficulties with any elements of the process that is outlined above, or if there are circumstances that might mean we need to change the way in which we handle your complaint then please let us know when you tell us about your complaint.