

Complaints Procedure

How to complain and what happens next

We hope all your dealings with us are positive, but if something goes wrong we want to put it right quickly and fairly. This procedure explains how to complain and what you can expect from us.

Who handles your complaint

Torch Financial Ltd is an appointed representative of **Ngage Finance Ltd**, which is authorised and regulated by the Financial Conduct Authority and is responsible for the advice we give you. Complaints about our service are handled by Ngage Finance Ltd's complaints team, which will investigate your complaint fairly and independently of the adviser involved.

How to complain

You can complain by phone, email, letter or in person, and you can raise it with us or directly with Ngage Finance Ltd.

Contact	Details
Torch Financial	07904 776365 · craig.price@torchfinancial.co.uk · 18 Windsor Place, Cardiff CF10 3BY
Ngage Finance Ltd complaints team	0800 804 4645 · enquiries@ngagefinance.co.uk · Operations Head, Ngage Finance Ltd, 18 Windsor Place, Cardiff CF10 3BY

If you complain to Torch Financial, we will pass your complaint to Ngage Finance Ltd straight away. Please tell us what happened, what you would like us to do to put it right, and the best way to contact you. If you need any help to make your complaint, or would like someone else to deal with us on your behalf, just let us know.

What happens next

When	What we will do
By the end of the third business day	If we can resolve your complaint by then, we will write to confirm this in a summary resolution communication, which tells you about your right to refer to the Financial Ombudsman Service.
Promptly after we receive it	If we need longer, we will write to acknowledge your complaint and tell you who is dealing with it.
Within eight weeks	We will send you our final response, explaining our decision, our reasons and any redress. If we cannot do this within eight weeks, we will write to explain why, tell you when we expect to respond, and confirm that you may refer your complaint to the Ombudsman.

A business day is Monday to Friday, 9am to 5pm, excluding bank holidays. A complaint received outside these times is treated as received on the next business day.

The Financial Ombudsman Service

If you are not happy with our final response, or we have not sent one within eight weeks, you may be able to refer your complaint to the Financial Ombudsman Service, a free and independent service. You must do so within six months of the date of our final response. We will send you the Ombudsman's leaflet with our response.

Financial Ombudsman Service, Exchange Tower, London E14 9SR · 0800 023 4567 · www.financial-ombudsman.org.uk

Please note: the Financial Ombudsman Service is only available for complaints relating to regulated products and services. This means that if you are taking out an unregulated mortgage product such as a business buy-to-let mortgage, you may not be eligible to refer your complaint to the Ombudsman.

Helping us to help you

To resolve your complaint quickly and fairly, it helps if you give us the information and documents we ask for, tell us what outcome you are looking for, and let us know if you need more time to respond. We will always treat you with courtesy and ask that our staff are treated the same way.