

Complaints Publication Report

We fully investigate any complaints we receive and aim to resolve them to the satisfaction of the customer.

Firm name: Charter Court Financial Services Limited

Group: N/A

Other firms included in this report: None

Period covered in this report: 1st July 2016 – 31st December 2016

Brands/trading names covered: **Precise Mortgages** and **Charter Savings Bank**

Number of complaints opened by volume of business

Product/service grouping	Provision (at reporting period end date)	Intermediation (within the reporting period)	Number of complaints opened	Number of complaints closed	Percentage closed within 3 days	Percentage closed after 3 days but within 8 weeks	Percentage upheld	Main cause of complaints opened
Banking and Credit Cards	7 per 1,000 accounts	-	671	624	23%	77%	17%	General Admin/ Customer Service
Home finance	15 per 1,000 balances outstanding	-	392	414	45%	54%	35%	General Admin/ Customer Service
General insurance and pure protection*	-	-	-	-	-	-	-	-
Decumulation, life and pensions*	-	-	-	-	-	-	-	-
Investments*	-	-	-	-	-	-	-	-
Credit related*	-	-	-	-	-	-	-	-

*We do not offer these products.

To help put the above figures into context:

- We have over 94,000 banking accounts. We received 7 complaints for every 1,000 accounts held.
- We have over 26,000 home finance accounts. We received 15 complaints for every 1,000 balances outstanding.

Charter Court Financial Services is a relatively new Specialist Bank so, unlike our peers, we do not hold a large back book. This means our complaint figures per 1,000 accounts held may look higher when compared to other organisations.