

# 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 January 2017 – 30th June 2017

**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	3 per 1,000 accounts	-	299	343	11%	89%	34%	General Admin/ Customer Service
Home finance	19 per 1,000 balances outstanding	-	618	540	52%	48%	48%	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 115,000 banking accounts. We received 3 complaints for every 1,000 accounts held.
- We have over 31,000 home finance accounts. We received 19 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 that the Precise Mortgages complaint figures per 1,000 accounts held may look higher when compared to other organisations.