

Aviva Investors Real Estate Debt

Our complaints procedure

We're committed to providing the highest possible standards of service. We know that our clients choose to work with us because they value the individual attention we offer. We know this because the great majority of our clients choose to work with us again and again. Experience has taught us that the 'small things' count. Getting them right can make all the difference. If we fail to live up to our promises we want to hear from you.

Our complaints procedure is detailed below

Letting us know if you're unhappy with the service you have received or if you are unsatisfied with one of our mortgage products gives us the opportunity to put matters right.

Mortgage product or mortgage service-related complaints

When we receive a complaint it's immediately allocated to the team whose expertise is most suited to working with you to resolve the problem. However, any complaints relating to a member of staff will be dealt with by their line manager.

To help us investigate and resolve your complaint we'll need the following information:

- Borrower's name
- Six-digit mortgage reference number
- Your telephone number/e-mail address •

Copies of any relevant documents

If a third party is making the complaint on behalf of group borrowers, we'll also need the written authority of all the borrowers in order to be able to respond.

How will we respond?

We will acknowledge complaints in writing within four working days of receipt. We will then aim to respond fully to complaints within eight weeks and will keep you updated on progress if our response takes longer than ten working days.

For real estate debt related complaints please contact:

Gregor Bamert
Head of Real Estate Debt
Telephone: 07800 691384
Email: gregor.bamert@avivainvestors.com

For GP Finance complaints please contact:

Paul Collier
Director Asset management Real Estate Debt
Telephone: 07800 691016 Email :
paul.collier@avivainvestors.com

Complaints relating to the sale of a life Insurance or investment product

We are unable to investigate complaints relating to the sale of a life insurance or investment product which has been effected in connection with your mortgage.

If the advice you received in effecting the product was provided to you by a financial adviser or other third party you will need to contact that person directly.

If an appointed representative of Aviva advised you please contact: 080 0051 2003 for Investment products or 080 0068 6800 for Life Insurance.
Aviva Investors PO Box 21, Surrey Street, Norwich, NR1 3NJ DX 84904 Norwich (3)

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Complaints relating to the sale of a life Insurance or investment product:

We are unable to investigate complaints relating to the sale of a life insurance or investment product which has been effected in connection with your mortgage.

If the advice you received in effecting the product was provided to you by a financial adviser or other third party you will need to contact that person directly.

If an appointed representative of Aviva advised you please contact: 080 0051 2003 for Investment products or 080 0068 6800 for Life Insurance.
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Complaints relating to the sale of a life Insurance or investment product

We are unable to investigate complaints relating to the sale of a life insurance or investment product which has been affected in connection with your mortgage.

If the advice you received in effecting the product was provided to you by a financial adviser or other third party you will need to contact that person directly.

If an appointed representative of Aviva advised you please contact: 080 0051 2003 for Investment products or 080 0068 6800 for Life Insurance.
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Complaints relating to the performance or contract terms of any life insurance or investment product

Any complaint relating to the performance of the plan will be referred to the relevant administration area. Complaints relating to the contract terms will be referred to Aviva Life Legal Team.

Regulation and dispute resolution where you are unsatisfied with our response

Our commercial lending business and products are not regulated by the Financial Conduct Authority, nor are they subject to any consumer credit rules or legislation.

The Financial Ombudsman Service (FOS) may, in certain circumstances, consider complaints made by clients, where those clients qualify as eligible complainants, in relation to unregulated products and services. If you are an eligible complainant and a complaint you have made remains outstanding and unresolved after 8 weeks, or where you disagree with our final response, then you may refer the complaint to the FOS. Please see the contact details and website address below for more information from the FOS about who may be considered as an eligible complainant and how to refer complaints.

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone: 030 0123 9123 or 080 0023 4567
E-mail: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

All of which have the Registered Office St Helen's, 1 Undershaft, London EC3P 3DQ.

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