

Aviva Investors Real Estate Debt

Our complaints procedure

Key points

- We're committed to providing the highest possible standards of service for our Real Estate Debt clients

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 aim to respond fully to complaints regarding our mortgage products or service within four working days of receipt. If the complaint is of a complex nature, or we need to investigate information that is not readily available, we'll acknowledge your complaint within 24 hours of receipt and we'll let you know who will be dealing with it. We aim to provide a full response to any complex complaint within ten working days. If for any reason we're not able to do that we'll keep you advised of the progress.

If our response isn't satisfactory

In most instances, our expert teams are able to resolve any complaints. Should you be unhappy with our response then we'd ask you to contact one of the members of our management team:

For real estate debt related complaints please contact:

Gregor Bamert

Head of Real Estate Debt

Telephone: 07800 691384

Email: gregor.bamert@avivainvestors.com

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For GP Finance complaints please contact:

Tracy Lovick

Associate Director
GP Finance

Telephone: 07800 690259

Email : tracy.lovick@avivainvestors.com

For legal complaints please contact:

Jonathan Price

Head of Legal,
Real Estate Debt

Telephone: 020 7809 8404

E-mail: jonathan.price@aviva.com

Postal Address:

Aviva Investors Real Estate Debt

St Helen's,

1 Undershaft,

London EC3P 3DQ

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.

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

Generally real estate mortgage products are not regulated by the Financial Conduct Authority (FCA).

In our experience The Financial Ombudsman Service, which was set up to review disputed complaints by the FCA, is unlikely to deal with a complaint that relates to a real estate mortgage product.

However, if you wish to refer your complaint to the Financial Ombudsman Service its contact details are below:

The Financial Ombudsman Service

South Quay Plaza

183 Marsh Wall

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

Aviva Investors

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

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