

Is the Conservative Party's call for a review of complaint-handling warranted, or is it too early to tell if the FSA and FOS have heeded brokers' concerns?



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All Types of Mortgages

It is probably too soon to call for a major review. While there is no doubt the overwhelming raft of legislation and attendant paperwork, coupled with a perceived potential reduction in income, will have caused concern for some, it is important to look for the bright spots too.

In terms of more transparent and user-friendly complaints handling, it is again too early to give a critical view other than to note that the number of complaints reaching the FOS on mortgage advice and practice are extremely small and this would point to a profession which, on balance, continues to do its job in a capable and satisfactory manner. We need breathing space to actually write business and spend time with our clients rather than rushing them out of the door so that we can fill out yet more paperwork. (MS)