WHICH MORTGAGE

Complaints Handling Policy

Effective date: 26 November 2026

1. Our commitment to you

We are committed to providing you with a high standard of service. If you are dissatisfied with any aspect of our service, we take your complaint seriously and will work to resolve it promptly, fairly and transparently.

2. How to make a complaint

Whilst we are happy to receive verbal complaints, it would be preferable that any complaints are made in writing via email to compliance@penco.ie.

In writing or in person: Complaints, Penco Capital Wealth Advisory Limited, The Black Church, St Mary's Place, Dublin 7, D07 P4AX.
By phone: 01 882 6150.

Please provide your full name and contact details, your policy or application reference if applicable, a clear description of your complaint and any relevant information.

3. Our complaints process

Step 1 - Acknowledgement
We will acknowledge your complaint in writing within 5 working days of receiving it. We will provide the name and contact details of the person handling your complaint and explain the next steps and how we will keep you updated.

Step 2 - Investigation
We will investigate your complaint fairly, thoroughly and promptly. We will provide progress updates at intervals of no more than 20 working days until your complaint is resolved.

Step 3 - Resolution
We aim to resolve complaints as quickly as possible. If your complaint is resolved within 5 working days, we will confirm the outcome in writing. Where more time is needed, we aim to issue a final written response within 40 working days of receiving your complaint. If we cannot resolve it within 40 working days, we will explain the reasons for the delay and advise you of your right to refer it to the Financial Services and Pensions Ombudsman (FSPO).

4. If you remain dissatisfied

If you are dissatisfied with our final response, or if your complaint has not been resolved within 40 working days, you have the right to refer your complaint to the FSPO:

Financial Services and Pensions Ombudsman
Lincoln House, Lincoln Place, Dublin 2, D02 VH29
Phone: +353 (0)1 567 7000
Email: info@fspo.ie
Website: www.fspo.ie

5. Support for customers in vulnerable circumstances

If you need additional help making a complaint because of health, accessibility, language or financial challenges, please let us know. We will make reasonable adjustments to support you throughout the complaints process.

6. Record keeping and improvement

We retain complaints records in accordance with regulatory requirements. We review complaints to identify improvements to our services and procedures.

Penco Capital Wealth Advisory Limited trading as Penco, Which Mortgage is regulated by the Central Bank of Ireland.