## Our Track record with dealing with complaints

The table below shows the number of complaints we resolved between 1 July 2015 and 31 December 2015.

Complaints closed by MHBS in the period 01/07/2015 - 31/12/2015				
Area		Number	Number Upheld	
Mortgages		5	1	
Savings		4	0	
Complaints assessed by the Financial Ombudsman Service (FOS) in the period 01/07/2015 - 31/12/2015				
Area	Number of cases sent	to FOS	Upheld	
Mortgages	2		Partially 1	
Savings	1		1	

In the same time period the Financial Ombudsman Service assessed 991 cases across the industry relating to Mortgages and Savings. Out of these a total of 232 were upheld (**FOS**, 2016).

