

# Complaints Procedure

## Our customer complaints procedure

At Kensington we do everything we can to make sure our customers get the best possible service. However, sometimes, we don't get things right first time. If you're not completely happy with our service, we'd like to hear about it, that way we can do something to put it right. You can tell us about your concerns by contacting our Service Quality Department in the following ways:

### In writing:

Please address your letter to the Service Quality Manager at Kensington, Service Quality Department, PO Box 2500, Reading RG1 9AG

### By telephone:

Please telephone us on 0845 330 0388

### By Email:

You can send an email to [servicequality@kmc.co.uk](mailto:servicequality@kmc.co.uk)



## Our procedure

Your complaint will be investigated by a dedicated service quality specialist based in Reading whose responsibility is to investigate and resolve any problems that you are experiencing.

As soon as we receive your complaint, we will aim to send you an acknowledgement letter within 5 business days. Throughout our investigation of your complaint, we will keep you informed of our progress.

A Final Response will be provided within 8 weeks of the receipt of your complaint, which will include a full explanation of our findings. Should you be disappointed with the outcome of your complaint, you may refer the matter to the Financial Ombudsman Service whose role is to settle complaints between financial businesses and their customers.

## The Financial Ombudsman Service

We hope to resolve your complaint to your satisfaction without reference to a third party. However, if you are not satisfied with our Final Response, or you have not received a Final Response from us after 8 weeks have passed since you first contacted us, you may refer your complaint to the Financial Ombudsman Service. If you want the Financial Ombudsman Service to look into your complaint, you must contact them within 6 months of the date of our Final Response.

You can write to them at The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Alternatively, you can phone 0845 080 1800. Further helpful information can be obtained from visiting the Financial Ombudsman website on [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

We are sorry that you have found cause for complaint but can assure you that Kensington is committed to resolving your complaint fairly and quickly. In most cases this can be done if you allow us to listen to your concerns, understand the problem and, where possible, deliver an effective solution to you.



A copy of the Financial Ombudsman Service's explanatory leaflet 'Your Complaint and the Ombudsman' is either available from us or at <http://www.financial-ombudsman.org.uk/publications/consumer-leaflet.htm>

