

Your Guide to Customer Complaints

We always try to provide a first-class service. Occasionally, however, things can go wrong. If they do, we'll try to put them right.

If you have a complaint you can contact us in the following ways:

1. By telephone or email, in the first instance, to the person who normally deals with the matter concerned
2. By e-mail to: info@kingdombank.co.uk
3. In writing addressed to our Head of Savings, Head of Insurance or Lending Manager

Whichever method you choose, please always quote your full name, address, telephone number and account number, as this will help us to deal with your complaint quickly and efficiently.

How we will respond

We will respond to your enquiry within the following time scales:-

1. If we can provide the answer immediately to your satisfaction whilst you are on the telephone, we will do so
2. If we need to carry out research we will contact you by phone by close of business on the next working day or at another time agreed with you
3. If your complaint is by letter or email, we will respond acknowledging the complaint and advising when we expect to resolve it no later than 5 days after receipt of your complaint
4. If the matter is unresolved after 4 weeks, we will write to you again
5. If we have not resolved the matter within 8 weeks, you may take your complaint to the Financial Services Ombudsman
6. The Bank will send a final written response after eight weeks from the date that the original complaint was received

The Financial Ombudsman Service (FOS)

This free service is available to anyone if we advise him or her that we have not been able to resolve their complaint to their satisfaction. The scheme exists to provide independent adjudication and an investigation will be undertaken prior to making a decision about outstanding disputes.

The Financial Ombudsman Service can be contacted at Exchange Tower, London. E14 9SR.

Phone: 0300 123 9 123

Email: complaint.info@financial-ombudsman.org.uk

Customer Complaints Policy Statement

1. We aim to provide the highest possible standard of service to our customers
2. It is the intention of Kingdom Bank Ltd to deal with customer complaints quickly, fairly and impartially. We welcome all comments and complaints from customers, who are encouraged to inform us if the level of service they expect and require is not being provided.
3. Our terms and conditions refer to this document with regard to making complaints.
4. Our staff are trained to handle complaints in accordance with this policy.
5. It is important to us that we resolve complaints both quickly and to our customers' satisfaction.



Kingdom Bank Limited, Ruddington Fields Business Park, Mere Way, Ruddington, Nottingham, NG11 6JS, registered in England and Wales No. 04346834.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 400972.

The Financial Services Register can be viewed at <http://register.fca.org.uk>