

## 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:

- By telephone: (0115) 9217250 in the first instance, to the person who normally deals with the matter concerned.
- By e-mail: [info@kingdombank.co.uk](mailto:info@kingdombank.co.uk).
- In writing addressed to our Savings, Insurance or Lending department at the address below.

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 an investigation into your complaint we will contact you within three days 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 five days after receipt of your complaint.
4. If the matter is unresolved after four weeks, we will write to you again.
5. The Bank must send a final written response within eight weeks from the date that the original complaint was received. Should you remain dissatisfied, you may take your complaints to the Financial Ombudsman Service
6. If we have not resolved your complaint within 8 weeks, you may take your complaint to the Financial Ombudsman Service.

### The Financial Ombudsman Service (FOS)

The Financial Ombudsman Services exists to provide consumers with an additional complaint support if, at the conclusion of your complaint, you remain dissatisfied. This free service is available to anyone once we have submitted a final response letter or within eight weeks of the date of the complaint, whichever comes sooner. 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:

Address: Exchange Tower, London, E14 9SR.  
Phone: 0300 123 9123  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.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>