

# 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 us in the following ways:

**In writing:**                      FAO Customer Liaison  
   Kensington Mortgage Company Limited  
   PO Box 4760  
   Maidenhead  
   SL6 0HU

If you wish to make a complaint by telephone you should initially contact the relevant department directly by calling either:

**Collections:**                      0333 300 0920

**Customer Services:** 0333 300 0921

If they are unable to resolve your complaint immediately, it will be referred to Customer Liaison for further investigation.

**Email:**                              [complaints@kmc.co.uk](mailto:complaints@kmc.co.uk)

## Our procedure

We will endeavour to resolve your complaint immediately. Failing that, we will always aim to resolve your complaint within three business days of receipt and, if we are able to resolve your complaint, a letter (called a 'summary resolution communication') will be issued to you confirming the resolution.

If we cannot resolve your complaint within three business days of receipt, we will aim to respond within five business days of receipt, however, there may be situations where this timeframe cannot be met. In these situations a written acknowledgement will be sent as soon as possible.

Your complaint will be investigated by a dedicated complaints handling specialist whose responsibility is to investigate and resolve any problems that you are experiencing.

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 it 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, Exchange Tower, London E14 9SR. Alternatively, you can phone 0800 023 4567. 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.html>