

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:

Complaints Team
Kensington Mortgage Company Limited
PO Box 831
Redhill
RH1 9NJ

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

Customer Arrears Support: 0333 300 0920

Customer Services: 0333 300 0921

Our office opening times are 9:00am - 5:30pm, Monday to Friday.

If they are unable to resolve your complaint immediately, it will be referred to our Complaints Team for further investigation.

Email: complaints@kensingtonmortgages.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 a written acknowledgement will be sent as soon as practical.

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

A Final Response will be sent to you within 8 weeks of the receipt of your complaint, which will include a full explanation of our findings. 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.

The Financial Ombudsman Service



The Financial Ombudsman Service role is to settle complaints between financial businesses and their customers.

You can write to them at The Financial Ombudsman Service, Exchange Tower, London, E14 9SR. Alternatively, you can phone on 0800 023 4567 or email them at [complaint.info@financial-ombudsman.org.uk](mailto:info@financial-ombudsman.org.uk). Further helpful information can be obtained from visiting the Financial Ombudsman website on www.financialombudsman.org.uk

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