

Customer Complaints

Treating our Customers Fairly

What to do if you want to complain
about any aspect of our services

Your feedback

We understand that sometimes things may go wrong and that there may be occasions where you feel our service has fallen below your expectations.

If this happens, we would like to hear from you.
Your feedback is very important to us.

It gives us the opportunity to put things right and improve our service to you in the future.

Our commitment

We are committed to providing a high standard of service to all our customers.
Whenever you express any dissatisfaction with our provision of (or failure to provide) a financial service we will always investigate your complaint thoroughly and handle it in a clear, fair, transparent and timely manner.

Where we conclude that we are at fault we will put matters right for you and ensure that our service standards are improved.

Should you wish to complain about any aspect of our service, we will take such complaints very seriously.

How to raise your complaint

If you wish to make a complaint, you can contact us in the way that is most convenient for you:

- By visiting our offices at 35 Portman Square, London W1H 6LR and speaking to an appropriate member of staff;
- By calling us on 020 7487 6500
Monday to Friday (excluding UK Bank Holidays)
From 9am to 5pm - UK time
(If you are calling us from outside the UK: +44 20 7487 6500)
(Calls may be recorded for monitoring and training purposes and to help us manage your account by clarifying facts)
- By contacting your Relationship Manager
- By writing to the Compliance Department at:
Kuwait Finance House PLC, 35 Portman Square, London W1H 6LR
- By emailing the Compliance Department at: uk.compliance@kfh.com

The details of your complaint

In order to assist us to resolve your complaint as quickly as possible, please provide us with the following details:

- your full name and address
- your account number if you are one of our existing customers
- your preferred contact details
- the precise nature of your complaint and the remedy sought
- details (and copies if possible) of relevant letters, documents, emails and other correspondence

How we will manage your complaint

1 We will aim to resolve your complaint by close of business on the third business day after the day on which we received your complaint.

- If we are able to do this, we will send you a Summary Resolution Communication informing you how we resolved your complaint.
- If you are not satisfied with the outcome, you can refer your complaint to the Financial Ombudsman Service.

2 If we are unable to resolve your complaint within 3 business days after the day on which we received your Complaint:

- We will send you a Letter of Acknowledgement to confirm that we have received your complaint and that we need more time to carry out further investigations.
- We will update you at regular intervals while our investigations are ongoing.
- We will send you our Final Response within 8 weeks after the day on which we received your complaint. This will summarise your complaint, giving you details of whether we accepted it or not and where appropriate, details of any remedial action to be taken. This may include an offer of compensation.
- If we are unable to provide a Final Response within 8 weeks, we will inform you of the progress of the investigation and when we expect to provide you with our Final Response.

3 If your complaint is in relation to a payment service, we will send you our Final Response within 15 business days after the day on which we received your complaint.

- Should something outside of our control cause a delay, we will write to you and explain the reasons for the delay.
- In such exceptional circumstances, we will send you our Final Response within 35 business days after the day on which we received your complaint.

4 If we have not sent you a Final Response within the required maximum time limits (35 business days for payment services related complaints and 8 weeks for all other complaints) or you are not satisfied with the outcome of our Final Response, you have the right to refer your complaint, for free, to the Financial Ombudsman Service but only if you are an Eligible Complainant.

You have 6 months from the date of our Final Response to refer your complaint to the Financial Ombudsman Service.

Eligible Complainants

An Eligible Complainant includes the following:

- A consumer (any natural person acting for purposes outside his/her trade, business or profession);
- A micro-enterprise which employs fewer than 10 persons and has a turnover or annual balance sheet that does not exceed €2 million;
- A charity which has an annual income of less than £6.5 million;
- A trustee of a trust which has a net asset value of less than £5 million;
- (in relation to CBTL business) a CBTL consumer;
- A small business with an annual turnover of less than £6.5 million and employs fewer than 50 persons or has a balance sheet total of less than £5 million;
- A guarantor

Contacting the Financial Ombudsman Service

The Financial Ombudsman Service (FOS) is an independent body, which helps to settle disputes between customers and financial services businesses by providing independent arbitration. This is a free service.

The FOS will not usually consider a complaint until you have had the opportunity to resolve it with us.

You can contact the Financial Ombudsman Service by any of the following methods:

- By post: The Financial Ombudsman Service
Exchange Tower
London E14 9SR
- By telephone: 0800 023 4567 or 0300 123 9 123
(+44 20 7964 0500 if calling from abroad)
Monday to Friday (8am to 5pm UK time)
- By email: complaint.info@financial-ombudsman.org.uk
- Website: www.financial-ombudsman.org.uk

Do you require an alternative format of this leaflet?

This leaflet is also available on our web site.

This leaflet is also available on our web site.

If you would like this leaflet in another format: Large Print, Soft Copy, Audio or in Arabic, please contact us either by:

- Visiting us in person at our offices: 35 Portman Square, London W1H 6LR
- Calling your Relationship Manager or our Main Switchboard: 020 7487 6500
- Emailing our Customer Services: kfhplc.info@kfh.com

